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A  
COMPLETE SYSTEM  
OF  
BOOK - KEEPING,  
BY AN IMPROVED MODE OF  
DOUBLE - ENTRY:

COMPRISING  
A REGULAR SERIES OF TRANSACTIONS, AS THEY HAVE  
OCCURRED IN ACTUAL BUSINESS;

Illustrated by a Variety of Precedents, disposed in such a Manner as to remove every Obstacle  
in stating the most difficult Accounts, either between INDIVIDUALS or PARTNERS:

TOGETHER WITH  
APPROVED FORMS of all the SUBSIDIARY BOOKS required in Trade; being the Result of  
Thirty Years Observation and Experience.

THE WHOLE DESIGNED AS A  
PERFECT COMPANION FOR THE COUNTING-HOUSE;

WITH A VIEW OF FIXING A STANDARD FOR  
PRACTICAL BOOK - KEEPING,  
SUITED TO THE MERCHANT AND TRADER OF EVERY DENOMINATION.

TO WHICH ARE ADDED,  
A NEW METHOD OF STATING FACTORAGE ACCOUNTS,  
ADAPTED PARTICULARLY TO THE TRADE OF THE BRITISH COLONIES:

ALSO,  
A Concise, but Comprehensive View of the EXCHANGES between all the principal Trading Cities of Europe; with  
Examples, shewing the readiest Mode of calculating them, at full Length.

BY BENJAMIN BOOTH,  
LATE OF NEW-YORK, AND NOW OF LONDON, MERCHANT.

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FOR WELLES, GROSVENOR, & CHATER, CORNHILL, AND J. JOHNSON, ST. PAUL'S CHURCH-YARD.  
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## INTRODUCTION

# INTRODUCTION.

BEING cut off, by the late War, from the friendships formed in my youth; and prevented, by the Peace that succeeded it, from pursuing the line of business to which I had long been habituated; it became a duty with me to attempt some other way of rendering my time and talents useful to society: how far I have succeeded in my choice of objects, *time will shew.*

What I now offer, as the employment of my leisure hours, has long appeared to me, to be much wanted among the trading part of the inhabitants of this Island. Numerous are the Bankruptcies that happen in Trade, from irregular accounts only: and this is not to be wondered at, when persons, are employed as professed Book-Keepers, who having got little more than the theory of the art, from some obsolete and impracticable treatise, soon lead their too credulous employers into a labyrinth, from which it is oftentimes impossible to extricate them: all which might, in a great measure, be prevented, if both parties could have recourse to a Treatise of Book-Keeping, drawn up with sufficient ability and experience, that might be considered as a standard; and be received into every Counting-House, as an authority, decisive in all cases whatsoever.

Those who know me personally, will not deem me presumptuous in assigning to myself such a task, having already given sufficient proofs, both of my ability and experience in this line: the only danger then lies in my not having bestowed a sufficient degree of application upon it. But I flatter myself, a perusal of the following sheets will remove all suspicions of that nature: for, though I mean to reject every thing usually inserted in Books of this kind, that appears to be superfluous, I shall endeavour to be full and clear on all points of importance; omitting nothing that can tend to throw light upon the subject, or that may enable the young Book-Keeper to perform his duty, with ease to himself, and satisfaction to his employer.

It is surprising, that, in a Commercial Country like this, there should not be one treatise on this subject, which when applied to a large scale of business, can be reduced to practice. Those I have seen, appear to have been written, either by persons who have not abilities sufficient for the undertaking, or by such as never had an opportunity of bringing their theories to the test of experience; and those who have attempted to follow their steps, have always found themselves bewildered in the midst of *double entries singly made*: and find



too late, that it is almost impossible, on a large scale of business, for the most determined application to prevent the books from getting behind-hand, when every transaction is to be entered singly by itself.

Upon the failure of one of the most capital houses in London, I remember it was remarked, that the insolvency was more owing to the want of a proper Book-Keeper, than to any other cause; or rather, that the Book-Keeper wanted a proper method. The business of the house was become so extensive, that without a summary mode of bringing those immense sums which were daily circulating, to the debtor and creditor of their respective accounts, it was impossible to know how any one account stood, without having recourse to vague and uncertain expedients, depending chiefly on imagination and conjecture \*.

The system here laid down, which is the result of thirty years experience, is calculated to obviate every objection that can be made to double-entry, even among Tradesmen and Manufacturers; since it possesses both the facility and expedition of the *single-entry*, with all the advantages of the *double*. All extraneous matter being lopped off from the Journal, every article is brought to its respective account in the Ledger, by the shortest and most expeditious means. The Ledger, by this mode, is prevented from swelling to an enormous size (which must happen when the articles are posted separately) exhibiting at one view, the state of every person's account: and an Account Current, with every particular dilated, may be made out at a minute's warning, by referring to the articles as they stand, page by page in the Journal.

From a comparison of this method with other treatises on the same subject, the absurdity will appear evident, of endeavouring to make an account in the Ledger answer the end of an Account Current. This should never be attempted, but upon a very small scale, for it never yet succeeded on a large one. The Book-Keeper who aims at it, will make himself a slave to no purpose, without ever having the satisfaction of seeing his books kept up: and instead of balancing them in two or three days, may spend as many months before it is effected; which I have frequently known to be the case.

It would have been an easy matter to have introduced a variety of other subjects into this book, so as to have doubled its price to the purchaser: but, at the best, I entertain no very high opinion of the trade of book-making; and I should deserve the severest censure, if I were to pursue a conduct, which I have always been so ready to condemn in others.

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\* On the failure of a house in Dublin, the party above alluded to, appeared to be a creditor to the amount of £30,000 and upwards; upon which he expressed his astonishment, declaring, he imagined it did not amount to so many hundreds. Nothing can illustrate my argument more forcibly than this.



LIST OF BOOKS

Required in a MERCHANT's, or TRADESMAN's COUNTING-HOUSE.

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Cash-Book.

Bill-Book.

Invoice-Book inward, Bought-Book, or Book of Imports \*.

Invoice-Book outward, Day-Book, or Book of Exports.

Waste-Book.

Journal.

Ledger.

Account of Sales Book.

Account-Current-Book †.

---

\* These Titles may be varied at pleasure, according to the nature of the business to be carried on.

† No notice is taken of those books that do not require an explanation; such as the Order-Book, Letter-Book, Petty-Cash-Book, Debenture-Book, Diary, &c.

GENERAL

## GENERAL PRINCIPLES.

BEFORE we enter upon an explanation of these books separately, it may be proper to give a definition of the whole, taken collectively; or as they have immediate relation to each other.

Let it therefore be remembered, that this treatise is conducted on the following principles:

That the Waste-Book is always understood to be that book which contains the first, or original entries: wherefore,

The Cash-Book is the Waste-Book for all receipts and payments of money.

The Bill-Book is the Waste-Book for all Bills of Exchange received or accepted.

The Invoice-Book inward is the Waste-Book for all goods imported from abroad, or purchased at home.

The Invoice-Book outward is the Waste-Book for all goods sold or shipped off.

If there are no other subsidiary books for entering insurances, or any other articles, which by frequently recurring, render a separate book necessary, it follows that all other entries, not included under any of the foregoing heads, should appear in the Waste-Book.

The Journal comprizes every entry in all these books taken collectively; so that it may, very properly, be called an Index to the whole.

The Ledger contains every sum that is carried into the outer column of the Journal, arranged under different heads, by way of debtor and creditor, so as to distinguish the debt or property belonging to every individual or account respectively: and therefore may with equal propriety be considered as an Index to the Journal.

The Account of Sales Book is intended solely to trace out the net proceeds of any distinct species, or parcel of goods, sold for your own account, or that of some other person.

The Account Current Book contains duplicates of the accounts as they stand in the Ledger, with the particulars of every article as they are expressed in the Journal, arranged according to their dates; being always an exact copy of the account transmitted, or delivered to the party whose name it bears.

The keeping these definitions always in view, in perusing what follows, will soon make the whole art of Book-Keeping easy and familiar.

## OF THE CASH-BOOK.

AS the Cash Account is the most essential of all others, and the keeping it correct being of the utmost consequence to every person in trade, I have placed it at the head of the list; and, of course, as the first to be investigated.

It may appear, on a transient view, that the model of a Cash-Book is unnecessary, as consisting of a simple account of the sums received and paid, by way of debtor and creditor. But there are few persons in London for whom this book is intended, that do not keep cash with a banker, and great numbers keep accounts with the Bank of England also. To shew the best method of doing this, I have given the Cash-Book complete for one month, in three columns; by means whereof it will always appear at one view, what cash is at the bank, at the banker's, and at home: any one of which columns may be omitted at pleasure, if it is not wanted.

I have also added a sufficient number of examples of short entries, which balance each other, and are not intended to be journalized. These consist chiefly of temporary loans, which are repaid in a few days: the entering such sums short in the Cash-Book, will be a sufficient record, and prevent the swelling of accounts in the Ledger with unnecessary items. The sums transferred from one column to another are treated in the same manner; for, being entered on both sides, they will of course balance each other: and though all these short entries are omitted in the Journal, the balance of the Cash-Book and the Cash Account in the Ledger, will always correspond with each other.

The principal objects of attention in keeping a Cash-Book, are, to be careful in entering every sum received and paid, to its proper account; which habit will soon render familiar: and to be quite clear that there is no mistake, either in the sums set down, or in placing them in a wrong column.

The method pursued in journalizing the Cash, will appear sufficiently plain, after an attentive comparison of the Cash-Book with the Journal; and without this attention, all the instruction that can be given, would be to no purpose. Both this and the other Books, are journalized monthly, and all receipts and payments being collected under one head in each month, they make but one line for each account in the Ledger, let them be ever so numerous. This creates dispatch, prevents errors, and shews at one view, the state of every account in the Ledger, without perplexing the eye with a multiplicity of figures.

There could be no use in continuing the Cash-Book for a longer term than one month, since it only contains a repetition, under a different form, of what appears monthly in the Journal. The method of journalizing one month being perfectly understood, there can be no difficulty in proceeding on the same principle with others. I shall therefore avoid all useless repetitions, that can only tend to increase the size of the Book, and to perplex the reader with a variety of examples, when one alone is sufficient.



## C A S H

Dr.

		Received								
		At the Bank.			At the Bankers.			At Home.		
1787										
Jan. 1	To Balance in hand £2411 10s.	282	3	4	2084	2	6	45	4	2
4	To Ship Jupiter . . . rec <sup>d</sup> of J. Winch & Co. for Freight				180	10	0			
	rec <sup>d</sup> of John Paget . . . ditto				60	4	0			
	rec <sup>d</sup> of Hubley & Co. . . ditto				90	5	0			
	8th dra <sup>t</sup> on Paywell & Co. <i>e contra</i>							50	0	0
9	To Bills receivable No. 2254, John Bull				200	0	0			
9	To Debentures . . . rec <sup>d</sup> for Certif. Deb. <del>of</del> the William				80	0	0	9	6	0
10	To Bills recei <sup>ble</sup> No. 1, Hugh Sickle & Co. due Mar. 4,	200	0	0						
	2, John Ramsdale & Co. Feb. 6,	150	0	0						
	Dra <sup>t</sup> on the Bank . . . <i>e contra</i>				500	0	0			
12	To Rob. Lydcott & Co. rec <sup>d</sup> for a Bill on Wm. Paget									
	& Son, No. 6, remitted by Wm.									
	Weller 1,345,262 Reas at 66 <sup>d</sup> <del>of</del> Millr.				369	18	11			
9	To Bills recei <sup>ble</sup> No. 9, Joseph Wareham & Son				150	0	0			
14	2280, Harvey, Duck, & Son				800	0	0			
	2291, Thomas Fisherman				100	0	0			
18	To Lemuel Gulliver . . . rec <sup>d</sup> for H. Vanderbilt on									
	Egbert, Ilip, & Co. No. 10, for 12,500									
	Holl <sup>d</sup> cur <sup>t</sup> at 34s. 3. Agio 4 <del>of</del> Ct.				1169	15	1			
19	To Bills receivable 2264, James Kellatt & Co.				1000	0	0			
20	11, G. Greenfinch, due Apr. 18	450	0	0						
	12, T. Healdy . . . ditto	200	0	0						
	13, M. Hayston . . . ditto	180	0	0						
	Dra <sup>t</sup> on the Bank . . . <i>e contra</i>				900	0	0			
23	To Hugh Drexford, rec <sup>d</sup> in full				44	3	6			
25	To John Enville, rec <sup>d</sup> for the 2 following Bills . . .									
	No. 14, on Pasquin Freres for £18,544									
	15, on Louis Le Grand . . . 24,000									
	£1,42,544 at 29d <sup>1</sup> / <sub>2</sub> per Ecu.				1743	2	5			
	No.									
26	To Bills recei <sup>ble</sup> 16, H. Sickle & Co.				400	0	0			
	17, R. Richman				400	0	0			
	18, Newcastle & Co.				200	0	0			
28	2275, Paul Prim				750	0	0			
	of Thomlinson & Co. for a loan the 12th				1000	0	0			
30	To Thomas Helmston, rec <sup>d</sup> in full				45	5	0			
31	To Caleb Camel & Son, rec <sup>d</sup> in full				35	0	0			
		1462	3	4	12302	6	5	104	10	2



Paid

		Paid								
		At the Bank.			At the Bankers.			At Home.		
1787	No.									
Jan. 2	By Bills payable . . . 1012, James Barking . . . . .				150	0	0			
	= By Sales & the Mercury, paid Customs at prime entry . . . . .				250	0	0	4	6	0
3	By Henry Hickley . . . paid him in full . . . . .				31	10	0			
	= By Rich. Ledbury . . . paid him in full . . . . .				64	6	0			
5	By Bills payable . . . 1015, J. Chigley & Co. . . . .				200	0	0			
6	. . . . . 1018, Wm. Offsett . . . . .				110	0	0			
8	By Henry Ringwood . . paid him in full . . . . .				34	2	0			
	= By Lemuel Gulliver . . . paid Jer. Bridge, by his order . . . . .				150	0	0			
	= By Baldock & Barnet, paid them on account . . . . .				1000	0	0			
	= By Joseph Blockbury, paid him on account . . . . .				500	0	0			
	= By Henry Swindon & Son, paid them in full . . . . .							22	10	0
	Petty Cash . . . . .				50	0	0			
10	By Bills payable . . . 1025, H. Hythe . . . . .				55	10	0			
	1027, R. & J. Fairfield . . . . .				87	15	6			
	1029, Wm. Middleton . . . . .				260	0	0			
	Dra' to Paywell & Co. <i>e contra</i> . . . . .	500	0	0						
12	By Sales & the Ann . . . paid Customs at prime entry . . . . .				180	0	0	2	1	0
	Lent Thomlinson & Co. . . . .				1000	0	0			
15	By Bills payable . . . 1035, Giles Skipton . . . . .				200	0	0			
20	. . . . . 1036, . . . ditto . . . . .				300	0	0			
	Dra' to Paywell & Co. <i>e contra</i> . . . . .	900	0	0						
21	By Bills payable . . . 1037, J. Whetstone . . . . .				250	0	0			
25	. . . . . 1038, . . . ditto . . . . .				300	0	0			
	= By John & Thomas Harrow, paid them on account . . . . .				250	0	0			
28	By Bills payable . . . 1039, J. Whetstone . . . . .				350	0	0			
31	. . . . . 1040, . . . ditto . . . . .				400	0	0			
	= By Interest . . . . . paid Discount at the Bank . . . . .	12	0	3						
	= By Charges on Merchandize paid this month as & Petty Cash-Book . . . . .							18	15	6
		14	12	0 3	61	73	3 6	47	12	6
	= By Balance carried to the next month . . . . .	50	3	1	61	29	2 11	56	17	8
		14	62	3 4	123	02	6 5	104	10	2

## OF THE BILL - B O O K.

THE Bill-Book is so fully explained in the subsequent sheets, containing forms adapted to both Bills Receivable and Bills Payable, that little more than a bare inspection is required to make it perfectly understood. These forms are selected from the various plans that have fallen in my way, which have not been a few; and I have always remarked, that where further particulars have been attempted, it has either been done by the exclusion of something more material; or the columns have been so crowded, as to render it impossible to give the names at full length.

All Bills received are to be entered as soon as they come to hand, under the head of Bills Receivable, previous to their being sent out for acceptance; and on their being brought back, there is a column for marking when they are accepted; or if refused, when they are noted for non-acceptance: which last should always be written in red ink, as a mark of distinction.

The part allotted for Bills Payable, contains a list of all bills drawn upon yourself, and usually commences about the middle of the Bill-Book, so as to resemble two volumes bound together in one. It is usual to enter the bills under this head, as soon as advice of their being drawn is received: but this can only hold good with respect to bills payable after date, for I have seen sad confusion in a Bill-Book by entering the bills that were drawn payable after sight, before they were accepted. It is indeed, a task to find them out, especially when the bills are numerous, and are a long time in making their appearance. To remedy this inconvenience, it is a much better way, as I have long experienced, to allot ten or a dozen pages at the beginning or end of the book, for entering the advice of bills drawn payable after sight; and when they are accepted, to re-enter them in their proper place, by which means they will be charged to their respective accounts in due course. The reason of this will appear evident, on recollecting that under the head of Bills Payable, are included all your written engagements for time: but how can this apply to a bill drawn payable after sight, whose time of payment can never be ascertained until it is accepted? For this reason also, the bills you refuse to accept, should be entered in the same manner, and not be included among those which are accepted, or that you mean to accept.

I have given a single specimen of an acceptance renewed; not indeed, with a view of recommending such expedients, for they had much better be avoided altogether if possible: but there are times when a renewal cannot be dispensed with, and to prevent confusion in such cases, I have introduced this example in order to remove every difficulty in entering them to their proper accounts.

When you accommodate another person with your note or acceptance, and he engages to provide for it when it becomes due, this transaction should not appear in your own books, further than minuting it down in your diary, on the day of payment; this will be quite sufficient, as his written obligation will remain in your bill-drawer, a sufficient voucher till the bill becomes due.

The two columns on the left and right-hand marked *Pa. of Journ.* refer to the pages in the Journal. The first points to the original entry, and serves instead of dots or marks, which are always unseemly, and should never be permitted in a well-regulated Counting-House. The last column refers to those pages in the Journal where the bills are discharged: the great use of it is to shew, at one view, all the bills that are running, by presenting to the eye just so many blank spaces, as there are bills remaining undischarged.

The Bill-Book is given for one entire month, in order to shew every variety that can possibly occur, and is then discontinued for the same reasons as were assigned for the Cash-Book, with which this book has a close affinity, and the keeping it correct is of equal importance.

It may be observed that the former Bill-Book, of which this is supposed to be a continuation, had its numbers increased to four figures; I therefore commence this new Bill-Book with a new number; which I prefer, because it saves trouble, and is not productive of the least inconvenience. Besides, nothing appears more ridiculous than the silly vanity of some houses, who continue their numbers till they cannot be expressed by less than five, and sometimes six figures.









# OF THE INVOICE - BOOK INWARD,

O R,

## B O U G H T - B O O K.

“ BUT why keep such a Book?” it may be asked. “ Are not the original Invoices and Bills of Parcels the best vouchers, and easy to be referred to on all occasions?”

Those who contend for a book of this kind, assign the following reasons :

- 1st. It gives employment to the junior Clerks.
- 2dly. It makes references much easier, by means of its alphabetical index.
- 3dly. It is a security against the originals being lost or mislaid.

To the first of these reasons there can be no objection.

To the second : admitting that references are made easier by this means, does any one content himself with referring to copies, when the original papers are at hand? In case of any dispute ; or when mistakes have been discovered, the originals must be produced, let the trouble of finding them be ever so great.

To the third : it should not be admitted in a well-regulated Counting-House, that a voucher of any kind can be lost, nor should it, if possible to be avoided, ever be mislaid.

The best method, on a small scale, is to fold up the Bills of Parcels all of one size, and after indorsing them, to put them in pigeon-holes, alphabetically : but in an extensive line of business, where many goods are purchased from a great number of different persons, it is a much better mode, as I have long experienced, to paste them in a blank book, made of blue, or sugar-loaf paper, of such a size, as to contain the Bills of Parcels for one whole year. This book should have its pages distinctly numbered, with the addition of an alphabetical index : by this means, every single Bill of Parcels may be referred to with the same facility that you can turn to an account in the Ledger.

# OF THE INVOICE-BOOK OUTWARD,

O R,

## D A Y - B O O K.

THIS is a very important book, to every exporter and vender of goods upon credit, as it contains an account of all Merchandize sold for home consumption, or exported to foreign Countries: it ought, for this reason, to be kept with the greatest precision; and every mistake, should, if possible, be rectified, before the total sums are transferred into the Journal.

To give examples of entries in this book, would be an affront to common sense. Every person must be supposed capable of setting down the articles he deals in, and of explaining them better than any one else. All, therefore, that can be required under this head, are proper preambles to the Invoices sent abroad: of these, the two that are subjoined, will be fully sufficient; and they will serve, with a little variation, for every case that can occur.

As the titles of these books may be varied according to the nature of the business, so may their number. I have known six Invoice Books in use at the same time: and the advantage that results from such a number, is obviously this, that upon an emergency, six persons can be employed at once, to forward the same object; and by that means, on the departure of a ship, or any other urgent occasion, six times as much business may be dispatched, as could have been effected, if there were but one book, and only one person employed.

I shall here take the liberty of addressing myself particularly to Tradesmen and Manufacturers, and endeavour to convince them, that it is as necessary for them to keep their books by double-entry, as it is for the Merchant; and as easy to be put in practice, as their present slovenly method of posting immediately from the Day-Book. To render this as intelligible as possible, let any one refer to the Journal, pa. 41, where the purchases of goods are entered monthly, under the following head:

“ Merchandize Dr. to Sundry Accounts

“ For goods bought of the following persons in this month.”

Then follows a list of the names of the persons from whom the purchases were made, with the date of each Bill of Parcels and the amount: it is easy to conceive how much readier it will be, to post from entries thus arranged, than to dodge backward and forward, in order to find out the amount of each Bill of Parcels respectively, as they are entered in the Bought Book, and that it is a more certain way of preventing omissions and mistakes.



This mode will operate in like manner, with respect to the entries in the Day-Book: which may be journalized the same way, only by reversing the foregoing entry: as for example;

Sundry Accounts Drs to Merchandize,

For Goods sold to the following persons in this month, as  $\text{p}^{\text{r}}$  Day-Book.\*

Here follows a list of the names of the persons to whom the goods are sold, the date of each entry, the page of reference to the Day-Book and the amount. The total amount of the sales for that month is then cast up, and goes in one line to the credit of Merchandize; and the sums are posted to the debit of their respective accounts, with twice the expedition that could be done from the Day-Book; without being liable to those errors and omissions, that too frequently happen in posting immediately from the Day-Book; more especially if the method is adopted, which I practised many years in New-York, of carrying only the total sum of each person's Bill of Parcels, into the outer column of the Day-Book; which sums being cast up and carried forward to the end of the month, the amount of the monthly sales will then appear in one total sum, corresponding exactly with the entry in the Journal. These total sums being cast up monthly, will be found to be an effectual check in journalizing, not only the Day-Book, but also the Cash-Book, Bill-Book, &c. But a check still more desirable will be obtained by keeping the books according to this mode of double-entry, which operates as a proof upon all the postings from the Journal into the Ledger; for, upon casting up all the debits and credits in the Ledger, at any given period, the amount of both sides will agree exactly, provided no mistakes have been committed: and this is an advantage peculiar to double-entry, which can never be derived from the slovenly method of keeping books by single-entry

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\* It may here be objected, with some degree of propriety, that the keeping only one account for all kinds of Merchandize, is too concise a method for general practice; and will by no means answer the purpose of those, who are under a necessity of making frequent estimates of the profits upon particular articles: but all I mean to contend for is, that when the articles are numerous, the Ledger is not the proper place for making such estimates. Those who are desirous of knowing the most expeditious and clearest way of ascertaining the profit on every article separately, are referred to the Sales-Book, where they will find examples to answer every purpose of the wholesale dealer, and such as will obviate the necessity of multiplying nominal accounts in the Ledger. It is owing to the introduction of so great a number of these nominal accounts, and to the journalizing the entries singly, that most of the treatises on Book-Keeping are rendered, in a great measure, useless: the bulk of traders being induced to prefer the plain, simple method of single entry, and to reject all those fine-spun theories that are not easily reducible to practice.



## PREAMBLE to an Invoice of Goods shipped off by Commission.

INVOICE of fundry goods, shipped by Thomas Trusty, on board the Speedwell, John Wakeley, Master, for Jamaica; by order of Mr. Thomas Trolly, Merchant there, on his own account and risk and to him consigned.

LONDON, 31<sup>st</sup> January, 1787.

Here follow the mark, number, and contents of each package; which we will suppose to be carefully enumerated and cast up, the total amount

being.....£1856 5 6

(Then follow the charges, viz.)

To part entry and shipping charges.....	£ 2 5 0	
To Freight, primage, and bills of lading.....	12 8 6	
To Commission on £1870 19s....at $2\frac{1}{2}$ % Ct.....	46 15 5	
		61 8 11
To premium on £2040 insured (to cover the amount)		
at 3 % Ct. part Policy 2s. 6d....	61 6 6	
To Commission on ditto...at $\frac{1}{2}$ % Ct.....	10 4 0	
		71 10 6
		<u>£1989 4 11</u>

Errors Excepted,

Ent<sup>d</sup> Journal, pa. 43.

THOMAS TRUSTY.

N.B. The sum insured includes  $2\frac{1}{2}$  % Ct. to be paid in case of a loss, for Brokerage and Commission.

PREAMBLE

## PREAMBLE to an Invoice of Goods shipped in Partnership.

INVOICE of fundry goods, shipped by Thomas Trusty, on board the Speedwell, John Wakeley, Master, for Jamaica, and consigned for sale to Mr. William Maudley, Merchant there, on account and risk of the said William Maudley and the shipper, each one half share.

LONDON, 31st January 1787.

Here suppose the particulars to be enumerated as

before, and the amount to be.....£950 10 0

(Then follow the charges, viz.)

To part entry, shipping, and debenture charges.....£2 16 6

To Freight, primage, and bills of lading.....7 4 4

To Commission on £960 10 10....at  $2\frac{1}{2}$  % Ct.....24 0 3

34 1 1

To Premium on £910 insured at 3 % Ct. part Pol. 2s. 27 8 0

To Commission on ditto.....at  $\frac{1}{2}$  % Ct.....4 11 0

31 19 0

Cr.

1016 10 1

By Bounty on 101 Cwt. 2 qrs. British Refined Sugar

at 26s. % Cwt.....131 19 0

£884 11 1

Errors Excepted,

Ent<sup>d</sup> Journal, pa. 43.

THOMAS TRUSTY.

N.B. All bounties and drawbacks should be deducted at the foot of the Invoice; but it is customary to sell many goods delivered on board the ship, in which case the seller takes those allowances to himself; and these articles are distinguished by the words "on board" being annexed to them.

Of

## OF THE WASTE - BOOK.

THE advantages arising from the present system of Book-Keeping begin now to be developed; for whoever attentively observes the method of journalizing the preceding books, will readily see the impropriety, and I will add, the absurdity, of introducing them into the Waste-Book \*. It has always been a received opinion that a Waste-Book should contain the first, or original entries only: but how can those entries be deemed original, which are extracted or copied from some other book?

This innovation, or rather, perversion of the design of a Waste-Book, in recapitulating every transaction, after it has been recorded in another place, defeats the very end of a Waste-Book, by destroying its originality. Nor would it, under such circumstances, be admitted as evidence in a Court of Justice; for it has long been a maxim, that no book can be produced in Court, either to ascertain a contract, or corroborate verbal testimony, but such only, as contains the first, or original entry of the matter in dispute.

While the Italian method of Book-Keeping retained its primitive form, it was presumed that the Waste-Book would be sufficient to record every transaction in business: but experience has shewn that various other subsidiary books are become indispensably necessary; and those who first introduced them, should have defined their uses more explicitly, by directing that the Cash-Book should be considered as the Waste-Book for all receipts and payments of money; the Bill-Book as the Waste-Book for all transactions in Bills of Exchange, &c. Instead of this, the trouble and difficulty in keeping a set of books have been considerably increased by useless repetitions, and by an affected mode of simplifying all the Waste-Book entries, previous to their being journalized: as if it were not as easy in the first instance, to adopt that concise and expressive form, which so properly characterizes a journal entry.

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\* The impropriety of re-entering those articles in the Waste-Book, which must necessarily appear in some one of the books already mentioned, will be evident from the following occurrence; which I relate just as it happened, in hopes that it may lay the foundation for a general reform, in the instance here alluded to.

In the Counting-House where I first kept a set of books, there was a book for entering such daily occurrences as properly belonged to the Waste-Book: and these entries, being generally made in haste, the book was called a Blotter. I wished to consider this Blotter as, in effect it was, the Waste-Book: but custom, and the example of my predecessors, being against me, I could not obtain my desire, till I had, for a considerable time, uniformly made the Waste-Book and the Journal exact transcripts of each other. This did more than all the arguments I had used; for the absurdity of taking up the time of the principal Clerk, in writing two large books, that were exactly similar in every respect, was then too obvious to be controverted.



Having always practised it myself, without any inconvenience, I would also recommend it to others, to make their Waste-Book entries in such a manner, that they may be copied literally into the Journal; only dropping those intermediate particulars, the recital of which would be both tedious and unnecessary. This being the case, there can be no further use in giving distinct examples of Waste-Book entries, than merely to shew how they are collected under their different heads into the Journal: for which reason I have discontinued the Waste-Book, after inserting the examples for one entire month. Should this book find its way into the schools, where a complete set of books are required to be copied for form-sake, it will be easy to extract the Waste-Book entries from the Journal, as they are all marked with a reference to the Waste-Book, from which they are supposed to be taken. These extracts, together with the usual additions of quantity, quality, and value of the various articles of Merchandize, will form a complete Waste-Book to the ensuing Journal.

LONDON, January 1, 1787.

26

ROBERT LYDCOTT & Co. *Drs. to Sundry Accounts,*

For premium on £2000 insured on 100 Hhds. Sugar,  
 & the Ann, Nokes, Jamaica to London, at  $2\frac{1}{2}$  & Ct.

Policy 12s. . . . . 50 12 0

Commiffion  $\frac{1}{2}$  & Ct. . . . . 10 0 0

60 12 0

James Surewell . . . for amount of the above premium . . . . . 50 12 0

Commiffion . . . . . for  $\frac{1}{2}$  & Ct. on the fum insured . . . . . 10 0 0

60 12 0

10

WILLIAM HINTON *Dr. to Sundry Accounts,*

For premium on £4000 insured on Goods & the Jenny,  
 Whipsey, Jamaica to London, at  $2\frac{1}{2}$  & Ct. Policy 12s. 100 12 0

Commiffion  $\frac{1}{2}$  & Ct. . . . . 20 0 0

120 12 0

London Affurance Company, for amount of the above premium . . . . . 100 12 0

Commiffion . . . . . for  $\frac{1}{2}$  per Ct. on the fum insured . . . . . 20 0 0

120 12 0

20

JOHN SALKELD & Co. *Drs. to Sales & the Ann,*

For 50 Hhds. Sugar fold them, payable in 2 months,  
 (Vide Sales-Book, pa. 172, for particulars.\*) . . . . .

1407 10 6

24

JANNISER & WENHAM *Dr. to Sales & the Ann,*

For 25 Bales Cotton fold them, payable in 3 months,  
 (Vide Sales-Book, pa. 172, for particulars.) . . . . .

866 14 0

\* It may be said that the references from the Waste-Book to the Account Current-Book are here reverfed ; that the particulars should have been inserted in the Waste-Book, and the references made from the Account of Sales-Book : but the reasons for adopting this seeming impropriety, are so fully set forth in the explanation prefixed to the Account of Sales-Book, pa. 167, that the reader is referred thither for further information.

LONDON, January 26, 1787.

WILLIAM HARPAX <i>Dr. to Sales &amp; the Ann,</i> For 20 Bags of Piemento sold him, payable in three months, (Vide Sales-Book, pa. 172, for particulars.) . . . . .	223	4	0
— 28 —			
HOLLY & SNAPE <i>Drs. to Sales &amp; the Ann,</i> For 100 Hhds of Sugar sold them, payable in two months, (Vide Sales-Book, pa. 170, for particulars.) . . . . .	2725	0	0
— 29 —			
HENRY SMALLWELL <i>Dr. to Sales &amp; the Mercury,</i> For 100 Bags Ginger sold him for present money, (Vide Sales-Book, pa. for particulars. *) . . . . .	184	13	2
— 31 —			
JAMES KIPPACK <i>Dr. to Sales &amp; the Mercury,</i> For 50 Tons of Logwood sold him for present money, Net weight 50 tons 1 cwt. 3 qrs. . . . . at £7 10s. & ton	375	13	0
INSURANCE <i>Dr. to Sundry Accounts,</i> For premium on £15,500 infured on Goods & the Speedwell, Wakeley, London to Jamaica, at 3 & Ct. London Assurance Company for prem. on £10,000, part of the above, Pol. 12s. James Surewell . . . . . for ditto on . . . 5,500 . . . . . ditto . . . . . do.	300 165	12 12	0 0
	466	4	0

\* N. B. The page of reference is here left blank, the Sales-book extending no further than page 172, which concludes the Account of Sales per the Ann.



## OF THE JOURNAL AND LEDGER.

IT has already been premised, that the Journal is nothing more than a complete index to the preceding books, and the Ledger itself is only an index to the Journal. It will not, therefore, be improper in this place, to consider them both together, so far, at least, as respects the general plan; leaving the particulars to be explained hereafter, as they occur.

In the set of books now under consideration, I have supposed the proprietor to be a large importer and exporter of various kinds of merchandize, and to be part owner and husband of several ships: for without this, I could not have introduced forms of all such entries as would apply to every occurrence in trade. But it may be remarked that, except the account of Hemp, which is a bulky and distinct article, seldom intermixed with others in buying or selling, I have introduced only one account of Merchandize, to serve in general for the common run of purchases and sales. Even the sales of Cargoes imported from the West-Indies, are confined in the Ledger, to one account for each vessel respectively, though they belong to different proprietors: every attempt beyond this, I know from experience, will prove fallacious; and so far from adding to that clearness and perspicuity, which should ever be the principal objects in Book-Keeping, it will create unnecessary trouble and confusion, by multiplying nominal accounts in the Ledger; an error already too common among those who have written on this subject: as if it were possible, for any person in an extensive line of business, to keep distinct accounts in the Ledger for every article he deals in. I am sensible it is proper that he should know the gain or loss upon particular articles, as well as upon the whole of his traffic; but the Ledger is not the proper place for a detail of every *minutiae* of this sort: whoever attempts it upon a large scale of business, will find that he has undertaken an herculean task; and instead of affording him the satisfaction he may have promised himself, it will prove a continual bar to his books being kept up; and if his concerns are very large, can only tend to destroy the patience, and the health of his Book-Keeper.

To render the whole plan as simple as possible, I have given to the house the firm of an individual; for where there are partners, it makes no difference in stating the accounts: the account of Stock being considered in the latter case, as a joint account, to be divided at such periods, and in such proportions, as are directed by the Articles of Copartnership; but the distinct accounts for each partner, are to be kept in the same manner as those for any other indifferent person.

I have also supposed the business to commence on the opening of a new set of books, in preference to the common way of beginning with the first transactions in trade; the manner of stating the account of Stock being exactly similar in both cases: and, supposing all the accounts to have pre-existed in a former Ledger, there can be no use in continuing the examples through another half-year, merely to shew how the balances are transferred from Ledger A, to Ledger B.

It is too much the general practice at present, to balance the Ledger only once a year, and to transmit all foreign accounts up to that period: but I have here fixed the balance at the end of six months, and do strongly recommend it to every person in trade, to observe the same rule. One of the greatest errors in business, is the suffering accounts to sleep too long: they cannot be too often inspected, nor too frequently balanced and compared. A twelve-month is too long an interval for the transmission of Accounts Current, especially where the parties reside abroad; for those who owe money in remote places, are too apt to think you are either dead, or have forgotten them, if you are not frequently quickening their memories with a state of their accounts.

Those who seriously object to this method, of balancing every six months, as being attended with too much trouble, must excuse me if I compare them to the clown, who made a similar objection, though upon a very different occasion. "I wonder," says he, "how those people do that comb their heads every day; for my part, I find it troublesome enough to comb mine only once a week."

But the Tradesman with a Warehouse filled with goods, consisting of a great variety of different articles\*, may shake his head at the idea of taking an account of his Stock, and balancing his books twice a year. Let him not, however, despair; for I know by experience, it may be accomplished with ease. The manner of keeping an account of the stock of goods, so as to shew, at all times, the quantity on hand, either individually or collectively, is so fully explained in its proper place, that nothing more is necessary here, than to refer the reader for further information on this head, to the Account of Sales Book.

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\* Can any thing be more desirable to a person in trade, than to know the amount of his gain, and see the state of his books, once in every six months? And yet this will not be the only satisfaction that will result from a general balance; for if the method hereafter laid down is properly pursued, he will, at the same time, have a check upon the fidelity of every servant employed in his business: and the fear of detection may oftentimes be the means of keeping those honest, whom a better motive would have no influence upon.

T H E  
J O U R N A L,  
*B,*

CONTAINING ALL THE TRANSACTIONS IN TRADE, OF  
*T H O M A S T R U S T Y.*

---

EXTRACTED MONTHLY FROM THE

Cash-Book,  
Bill-Book,  
Bought-Book,  
Invoice-Book,  
Debenture-Book,  
Account of Sales Book, and  
Waste-Book.

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COMMENCING *JANUARY 1, 1787.*



1ft. — ♦ 93 SUNDRY ACCOUNTS *Drs. to Stock.*

For the following balances in my  
favor, the 31st *Ult.* transferred from  
the preceding Ledger, marked A;  
being the amount of my Estate, both  
real and personal.

		Page of Ledger A			
94	♦	1	Farm in Essex . . . . .	2756	5 0
95	♦	2	House on Epping-Forest . . . . .	1050	0 0
96	♦	3	Ship Jupiter . . . . .	907	15 0
96	♦	4	Ship Jupiter, my half . . . . .	1575	10 0
97	♦	5	Ship Jason, my one-fourth . . . . .	1070	4 0
97	♦	6	Ship Mercury . . . . .	2535	0 0
94	♦	8	Estate in Jamaica . . . . .	8750	0 0
95	♦	9	Household Furniture . . . . .	750	0 0
106	♦	14	Robert Acliff . . . . .	74	10 0
121	♦	15	William Ackton . . . . .	254	7 0
118	♦	16	Andrew Andover . . . . .	64	0 0
107	♦	17	Ephraim Ascott . . . . .	570	0 0
122	♦	18	Barnaby Brittle . . . . .	754	8 6
122	♦	19	George Beechworth . . . . .	200	0 0
118	♦	20	Edward Blaxall . . . . .	56	14 0
107	♦	21	Richard Broxford . . . . .	74	10 0
108	♦	22	Bernard Castle . . . . .	156	5 0
119	♦	23	Caleb Camel & Son . . . . .	35	0 0
108	♦	24	Hillbrand Crofshill . . . . .	905	1 0
124	♦	25	Hugh Drexford . . . . .	44	3 6
125	♦	26	John Enville . . . . .	25	0 0
125	♦	27	William Exham & Co. . . . .	1145	10 0
126	♦	28	Robert Fonthill . . . . .	604	5 0
109	♦	29	John Froxfield . . . . .	85	5 0
109	♦	30	Lemuel Gulliver . . . . .	63	4 0
126	♦	31	Gustavus Grapple & Co. . . . .	1744	10 0
110	♦	32	William & James Haybridge . . . . .	710	0 0
110	♦	33	Thomas Helmston . . . . .	45	5 0
111	♦	34	Richard Hendon & Co. . . . .	451	15 0
119	♦	35	Ralph Hickling . . . . .	360	0 0

Continued . . . . . 27818 7 0

1ft.	♦ 93	SUNDRY ACCOUNTS <i>Drs. to Stock.</i>	Brought forward	27818	7	0
120	♦	Joseph Highworth & Son	36	250	0	0
111	♦	William Hinton	37	1264	5	0
112	♦	John Ingleby	38	754	8	0
127	♦	William Leming & Son	39	650	0	0
123	♦	James Lingley	40	210	0	0
112	♦	Robert Lydcott & Co.	41	1531	6	0
113	♦	Henry Milden	42	250	0	0
120	♦	Robert Newburn	43	1000	0	0
114	♦	William Nottley	44	150	0	0
114	♦	Richard Ottery & Son	45	754	10	0
115	♦	Peter Pindar	46	150	0	0
123	♦	Robert Risborough	47	500	0	0
124	♦	Joseph Rugden	48	1844	6	0
121	♦	Trifram Shandy	49	200	0	0
116	♦	William Southwick & Co.	50	1144	2	0
116	♦	Henry Stanwell	51	706	5	0
117	♦	John Uley	52	744	1	0
129	♦	William Wareham	53	605	7	0
93	♦	Funded Property £10,000 in the 3 per Cent. } Confols.	7	6000	0	0
102	♦	Merchandize . . . . . for Balance in hand, } as per account taken the 31st } of December . . . . . }	10	945	2	0
100	♦	Cash . . . . . for Balance in hand	11	2411	10	0
104	♦	Debentures . . . for Balance due at the } Custom-House . . . . . }	13	1000	0	6
101	♦	Bills receivable for the following Bills in } hand, viz. . . . . }	12			
		No.				
		2254 on John Bull, due . . . 10 Jan.	200	0	0	
		2280 Harvey Duck & Son 15 do.	800	0	0	
		2291 Thomas Fisherman . . . 15 do.	100	0	0	
		2264 James Kellett & Co. 20 do.	1000	0	0	
		2275 Paul Prim . . . . . 29 do.	750	0	0	
		2281 Snubbs & Sneed . . . . 4 Feb.	500	0	0	
		2295 Robert Wren . . . . . 6 do.	250	0	0	
		2300 Hill Bowry . . . . . 10 do.	900	0	0	
		2315 Thomas Clack & Co. 12 do.	614	10	0	
		2318 Henry Royland . . . . . 20 do.	500	0	0	
		2319 . . . Ditto . . . . . do.	500	0	0	
		2320 . . . Ditto . . . . . do.	500	0	0	
				6614	10	0
				57497	19	6

1ft.

93

♦ — STOCK *Dr. to Sundry Accounts.*

For Balances due 31st *Ulr.* to the following persons, transferred from the preceding Ledger, marked A; being the amount of what I owe.

Page of  
Ledger  
A

♦137	Abberford & Ackley	200	50	0	0
♦151	Abingdon & Thomafon	201	150	0	0
♦130	Adam Albourne	202	220	0	0
♦129	James Allston & Co.	203	1475	15	0
♦152	Thomas Arrington	204	211	5	0
♦131	Thomas Ashburn	205	104	6	0
♦137	Baldock & Barnet	206	2201	11	0
♦138	James Barking	207	304	17	6
♦152	Jeffery Bentham	208	65	4	0
♦127	Thomas Bilby	209	42	1	0
♦138	James Billstone	210	184	2	0
♦139	Henry Bleddowe & Co.	211	500	0	0
♦139	Joseph Blockbury	212	745	16	0
♦134	Joseph Cautham	213	68	3	0
♦135	James Chigley & Co.	214	510	10	0
♦153	James Dallton	215	211	17	6
♦140	Henry Datchet	216	1214	2	0
♦153	William Elms	217	615	4	0
♦140	James & William Eastwick	218	960	5	0
♦141	Thomas Elland	219	50	0	0
♦131	Richard Fairleigh	220	150	0	0
♦128	Miles Feltham & Co.	221	610	4	0
♦141	Richard & John Fairfield	222	87	15	6
♦136	John & William Grimstone	223	2014	5	0
♦142	Henry Hythe	224	55	10	0
♦154	William Hubberston	225	80	0	0
♦132	Hugh Howden	226	64	2	0
♦132	Benjamin Hopeton	227	52	10	0
♦154	Richard Holliwell	228	45	0	0

Continued

13080 5 6



1st.	93	♦	STOCK Dr. to Sundry Accounts.		Brought over..	13080	5	6
	♦155		Henry Hickley	229		31	10	0
	♦136		Haddington & Hadley	230		221	0	0
	♦128		James Hagglesworth	231		601	0	0
	♦155		Henry Hambleton	232		454	4	0
	♦142		John & Thomas Harrow	233		1701	6	0
	♦156		Joseph Hatfield	234		50	0	0
	♦143		James Ixworth	235		87	10	0
	♦143		Katharine Kelfo	236		265	0	0
	♦144		William Kibworth	237		54	10	0
	♦133		William Lapwing	238		65	0	0
	♦145		Thomas Laleham & Son	239		250	0	0
	♦135		Henry Laxfield	240		745	5	0
	♦156		Richard Ledbury	241		64	6	0
	♦145		Hugh Lingford	242		52	0	0
	♦157		William Middleham	243		20	0	0
	♦133		Joseph Mayland & Son	244		1845	6	0
	♦146		Joseph Newenden	245		200	0	0
	♦157		James Nutley	246		74	2	0
	♦146		William Offsett	247		256	5	0
	♦130		Joseph Pangburn	248		84	1	0
	♦158		Miles Pennilton	249		60	4	0
	♦147		Thomas Popplewick	250		151	2	0
	♦158		Richard Redbrook	251		87	10	0
	♦147		Henry Ringwood	252		34	2	0
	♦115		William Rumsey	253		90	10	0
	♦148		Giles Skipton	254		1110	15	6
	♦134		Hugh Stavely	255		254	8	0
	♦148		Henry Swindon & Son	256		22	10	0
	♦149		Thomas Taverton	257		187	5	0
	♦150		Joseph Whetstone	258		2745	10	0
	♦150		Henry Wingrove	259		621	2	0
	♦151		Giles Yealand	260		54	7	0
			Continued			25621	16	0

LONDON, *January*, 1787.

1ft.	93	♦	—	STOCK <i>Dr. to Sundry Accounts</i> .....	Brought over..	25621	16	0
		♦	100	Bills payable..... for the following Bills accepted by me, and remaining unpaid the 31st <i>Ult.</i> viz.....	13			
				No. Drawn by Due				
				1012 James Barking.....	2 Jan. ....	150	0	0
				1015 James Chigley & Co....	5 do. ....	200	0	0
				1018 William Offsett.....	6 do. ....	110	0	0
				1025 Henry Hythe.....	10 do. ....	55	10	0
				1027 Rich. & John Fairfield..	do. ....	87	15	6
				1029 William Middleton.....	do. ....	260	0	0
				1035 Giles Skipton.....	15 do. ....	200	0	0
				1036 .... Ditto.....	20 do. ....	300	0	0
				1037 Joseph Whetstone.....	21 do. ....	250	0	0
				1038 .... Ditto.....	25 do. ....	300	0	0
				1039 .... Ditto.....	28 do. ....	350	0	0
				1040 .... Ditto.....	31 do. ....	400	0	0
						2663	5	6
						28285	1	6

# LONDON, January, 1787.

38

100 ♦		CASH Dr. to Sundry Accounts.							
		For the following Sums rec <sup>d</sup> this month.							
4	♦ 96	Ship Jupiter... received of James Winch } & Co. for Freight, &c. }		180	10	0			
		John Paget, do.		60	4	0			
		Hubley & Co. do.		90	5	0			
		No.					330	19	0
9	♦ 101	Bills receivable ... 2254 J. Bull.		200	0	0			
10		1 H. Sickle.		200	0	0			
		2 John Ramfdale.		150	0	0			
12		9 J. Wareham & Son		150	0	0			
14		2280 H. Duck & Son.		800	0	0			
		2291 T. Filherman		100	0	0			
19		2264 J. Kellet & Co.		1000	0	0			
20		11 G. Greenfinch		450	0	0			
		12 T. Healdy		200	0	0			
		13 M. Hayston		180	0	0			
26		16 H. Sickle.		400	0	0			
		17 R. Richman		400	0	0			
		18 Newcastle & Co.		200	0	0			
28		2275 P. Prim		750	0	0			
							5180	0	0
9	♦ 104	Debentures ... received for Certificate De- benture of the William					89	6	0
12	♦ 112	Robert Lydcott & Co. received for a Bill on Paget & Son of Lisbon, No. 6, remitted by Wm. Weller, 1,345,262 Reas at 66d.					369	18	11
18	♦ 109	Lemuel Gulliver ... received for a Bill on Egbert Illip & Co. No. 10, for 12,500 Guilders, Holland Courant, at 34s. 3. Agio 4 per Cent.					1169	15	1
23	♦ 124	Hugh Drexford ... received in full					44	3	6
25	♦ 125	John Enville ... received for the 2 following Bills, viz.							
		No.							
		14 on Pasquin Freres. £18,544							
		15 on Louis le Grand... 24,000							
		42,544 at 29½d. per Ecu.		1743	2	5			
30	♦ 110	Thomas Helmston ... received in full					45	5	0
31	♦ 119	Caleb Camel & Son ... received in full					35	0	0
							9007	9	11



		100	SUNDRY ACCOUNTS <i>Drs. to Cash.</i>						
			For the following Sums paid in this month.						
		100	Bills payable . . . . . paid the following						
			Acceptances :						
			No.						
2			1012 James Barking . . . . .	150	0	0			
5			1015 James Chigley & Co. . . . .	200	0	0			
6			1018 William Offsett . . . . .	110	0	0			
10			1025 Henry Hythe . . . . .	55	10	0			
			1027 R. & J. Fairfield . . . . .	87	15	6			
			1029 William Middleton . . . . .	260	0	0			
15			1035 Giles Skipton . . . . .	200	0	0			
20			1036 Ditto . . . . .	300	0	0			
21			1037 Joseph Whetstone . . . . .	250	0	0			
25			1038 Ditto . . . . .	300	0	0			
28			1039 Ditto . . . . .	350	0	0			
31			1040 Ditto . . . . .	400	0	0			
							2663	5	6
2	99	♦	Sales of the Mercury . . . paid Customs at } prime entry . . . . . }				254	6	0
3	155	♦	Henry Hickley . . . paid in full . . . . .				31	10	0
	156	♦	Richard Ledbury . . . paid in full . . . . .				64	6	0
8	147	♦	Henry Ringwood . . . paid in full . . . . .				34	2	0
	109	♦	Lemuel Gulliver paid Jeremiah Bridge, } by his order . . . . . }				150	0	0
	137	♦	Baldock & Barnet . . . . . paid them on account . . . . .				1000	0	0
	139	♦	Joseph Blockbury . . . . . paid him on account . . . . .				500	0	0
	148	♦	Henry Swindon & Son . . . paid them in full . . . . .				22	10	0
12	99	♦	Sales of the Ann . . . . . paid Customs at prime } entry . . . . . }				1182	1	0
25	142	♦	John & Tho. Harrow . . . . . paid on account . . . . .				250	0	0
31	104	♦	Interest . . . . . paid Discount at the Bank this } month . . . . . }				12	0	3
	102	♦	Charges on Merchandize . . . . . paid fundry } charges in this month, as of } Petty Cash-Book . . . . . }				18	15	6
							6182	16	3
31	149	♦ 101	WILLIAM SWINDON <i>Dr. to Bills receivable.</i>						
			For No. 3, paid him on account, being						
			Guillaume Garvey, on Jean Ber-						
			raud of Paris, accepted, payable in						
			London, and due 22d Feb. . . . .				250	0	0

LONDON, January, 1787.

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101	◆	—	BILLS RECEIVABLE, <i>Dr. to Sundry Accounts.</i>						
			For the following Bills received in this month.						
5	◆	111	Wm. Hinton, . . . for 2 Bills rec <sup>d</sup> from Tho. Trip, viz.						
			No.1, Sickle & Co. on Hugh Sickle, due Mar.4.	200	0	0			
			2, Ramsdale & Co. on J. Ramsdale . . Feb.6.	150	0	0			
							350	0	0
8	◆	125	W <sup>m</sup> Exham & Co. for 3 Bills rec <sup>d</sup> of M. Attway & Son, viz.						
			3, Guill. Garvey on Jean Berraud, Feb. 22.	250	0	0			
			4, . . . Ditto . . . on Blinkhoff & Co. . . 17.	114	16	0			
			5, . . . Ditto . . . on Trollop & Co. . . 28.	500	0	0			
							864	16	0
11	◆	109	J <sup>no</sup> Froxfield, 7, J. Froxfield on J. Smalley & Co. Apr. 16.	275	0	0			
			8, . . . Ditto . . on . . . Ditto . . . do. . .	350	0	0			
							625	0	0
12	◆	129	W <sup>m</sup> Wareham, 9, himself on J. Wareham & Son, Jan. 12.				150	0	0
15	◆	108	Hillbrand Crofshill, 11, W. Loughton on G. Greenfinch,						
			Ap. 18.	450	0	0			
			12, J. Hampden on Tim. Healdy . . . do. .	200	0	0			
			13, J. Honeyman on Marian Haylton . do. .	180	0	0			
							830	0	0
29	◆	120	Rob. Newburn, for 3 Bills rec <sup>d</sup> of Rob. Wigley, viz.						
			16, H. Hicks on Hugh Sickle . . Jan. 28.	400	0	0			
			17, Piper & Co. on Randall Richman . 29.	400	0	0			
			18, C. Shoreham on Newcastle & Co. . 27.	200	0	0			
							1000	0	0
							3819	16	0
	◆	100	SUNDRY ACCOUNTS <i>Drs. to Bills payable.</i>						
			For the following Bills drawn on me and accepted						
			in this month.						
1	129	◆	Ja <sup>s</sup> Allston & Co. N <sup>o</sup> 1, on C. Vanderstop to J. Bull, Mar. 1.				475	6	8
2	137	◆	Baldock & Barnet, 2, their Bill to order . . . Feb. 4.				750	0	0
3	118	◆	Edward Blaxall, . . 3, his Bill to Joseph Redfearn . . 6.				150	0	0
5	124	◆	Hugh Drexford . . 4, his Bill to Tho. Taverton . . 8.				344	7	0
7	150	◆	Jof. Whetstone . . 5, his Bill to order . . . Mar. 10.	500	0	0			
			6 . . . ditto . . . do. . .	500	0	0			
							1000	0	0
10	148	◆	Giles Skipton . . . 7, his Bill to order . . . 13.				500	0	0
	130	◆	Joseph Pangburn, for 2 Bills drawn by Tho. Billings,						
			by his order and on his account, viz.						
			8, to Joseph Thrush . . Feb. 10.	480	0	0			
			9 . . . ditto . . . Mar. 10.	520	0	0			
							1000	0	0
			Continued . . . . .				4219	13	8

LONDON, *January*, 1787.

	100	SUNDRY ACCOUNTS, <i>Drs. to Bills payable.</i>	Brought over..	4219	13	8
		No.				
12	133	J <sup>rs</sup> Mayland & Son, 10, their Bill to order . . . Feb. 13.	500	0	0	
		11 . . . . ditto . . . . . Mar. 13.	500	0	0	
		12 . . . . ditto . . . . . Apr. 13.	500	0	0	
				1500	0	0
15	115	Wm. Rumfey . . . 13, his Bill to Har. Wingstead . . 18.	700	0	0	
		14, ditto to Cha. Shoreham, Mar. 19.	200	0	0	
				900	0	0
20	135	Henry Laxfield . 15, his Bill to W. Finchley & Co. Feb. 22		345	10	0
25	142	J <sup>rs</sup> & T <sup>ho</sup> Harrow . 16, their Bill to order . . . Mar. 28.		750	0	0
29	136	J <sup>rs</sup> & W <sup>m</sup> Grimstone 17, their Bill to Sam. Smithy . . 30.		1050	0	0
31	101	Bills rec <sup>ble</sup> priv. Ac <sup>t</sup> 18, Joseph Whetstone to order . 30.		800	0	0
				9565	3	8
	102	MERCHANDIZE <i>Dr. to Sundry Accounts.</i>				
		For Goods bought of the following Persons in this month.				
	137	Abberford & Ackley . . Bill of Parcels, dated Jan. 1.	184	10	0	
		15.	24	8	0	
				208	18	0
	130	Adam Albourne . . . . . 10.		257	4	0
	137	Baldock & Barnet . . . . . 24.		654	7	0
	138	James Barking . . . . . 5.	64	7	0	
		18.	150	10	0	
		31.	45	0	0	
				259	17	0
	138	James Billstone . . . . . 19.		114	4	6
	139	Henry Bleddowe & Co. . . . . 6.	84	15	0	
		17.	44	7	3	
				129	2	3
	139	Joseph Blockbury . . . . . 2.		416	5	6
	134	Joseph Caulham . . . . . 15.	156	8	0	
		25.	83	2	8	
				239	10	8
	135	James Chigley & Co. . . . . 10.	157	10	0	
		15.	214	5	6	
		28.	750	2	6	
				1121	18	0
	140	Henry Datchet . . . . . 15.		307	6	4
		Continued . . . . .		3708	13	3



102	♦	MERCHANDIZE Dr. to Sundry Accounts.		Brought over..	3708	13	3
—	♦ 140	James & Wm. Eastwick .....	Jan. 10.	214 5 0			
			17.	54 10 6			
					268	15	6
—	♦ 141	Thomas Elland .....	25.		114	7	0
—	♦ 131	Richard Fairleigh .....	14.	175 14 0			
			18.	254 6 0			
			25.	437 0 0			
			30.	107 16 6			
					974	16	6
—	♦ 141	Richard & John Fairfield .....	7.		114	17	6
—	♦ 136	John & William Grimstone .....	15.		314	3	0
—	♦ 142	Henry Hythe .....	9.		24	7	6
—	♦ 132	Hugh Howden .....	31.		154	2	3
—	♦ 142	John & Thomas Harrow .....	8.	413 5 0			
			16.	307 4 6			
			20.	1114 2 0			
					1834	11	6
—	♦ 143	James Ixworth .....	25.		64	3	6
—	♦ 144	William Kibworth .....	5.		145	2	0
—	♦ 145	Thomas Laleham & Son .....	18.		74	2	4
—	♦ 135	Henry Laxfield .....	24.		118	7	0
—	♦ 145	Hugh Lingford .....	29.		714	8	6
—	♦ 146	Joseph Newenden .....	6.		94	6	0
—	♦ 146	William Offsett .....	10.		218	14	0
—	♦ 147	Thomas Popplewick .....	24.	614 8 0			
			31.	210 0 0			
					824	8	0
—	♦ 147	Henry Ringwood .....	10.		64	2	0
—	♦ 149	William Swindon .....	15.		1234	0	0
—	♦ 150	Joseph Whetstone .....	5.	214 8 0			
			17.	714 2 0			
			24.	971 2 6			
					1899	12	6
—	♦ 150	Henry Wingrove .....	6.		44	2	4
—	♦ 151	Giles Yealand .....	10.	114 10 0			
			19.	264 5 0			
					378	15	0
					1338	2	17
							2

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SUNDRY PERSONS *Drs. to Sundry Accounts.*

For Goods shipped by their order and for their account on board the Speedwell, John Wakeley, Master, for Jamaica, as  $\nabla$  Invoices dated this Day, viz.

Drs.			Pa.	Amount of Goods.			Freight and Ship's Charges.			Premium of Insurance.			Commission.								
117	♦	Thomas Trolly	22	18	5	6	14	13	6	61	6	6	56	19	5	1989	4	11			
110	♦	Thomas Helmston	31	35	10	0	2	10	0	11	4	0	10	12	3	378	16	3			
108	♦	Bernard Castle	32	61	18	6	4	11	6	20	2	6	18	18	9	658	14	3			
114	♦	William Nostley	38	15	6	0	0	16	0	5	1	0	4	15	6	164	18	6			
109	♦	Lemuel Gulliver	40	101	2	6	8	15	6	36	4	6	31	6	3	1089	8	9			
107	♦	Ephraim Ascott	42	54	18	0	4	2	0	17	18	0	16	16	0	583	14	0			
116	♦	W <sup>m</sup> Southwick & Co.	45	25	6	6	1	18	6	8	12	0	8	1	2	271	18	2			
106	♦	Robert Ackliff	46	71	10	0	6	14	9	26	15	0	25	4	0	773	3	9			
115	♦	Peter Pindar	48	25	8	8	1	19	0	8	12	6	8	1	0	273	1	2			
108	♦	Hillbrand Crofshill	49	141	7	0	12	15	6	49	2	0	46	5	3	1525	8	9			
117	♦	John Uley	53	34	7	10	2	12	0	10	14	0	10	1	6	367	15	4			
107	♦	Richard Broxford	54	84	10	0	7	15	0	30	8	0	28	10	6	914	3	6			
112	♦	Rob. Lydcott & Co.	56	25	4	2	1	17	0	8	12	6	8	1	0	272	14	8			
110	♦	W <sup>m</sup> & J <sup>s</sup> Haybridge	57	37	10	0	2	15	6	12	12	0	11	16	2	401	13	8			
111	♦	William Hinton	58	81	3	4	6	18	0	26	14	0	24	18	0	873	13	4			
114	♦	Rich. Ottery & Son	60	74	8	0	6	2	0	24	18	0	22	5	3	797	13	3			
112	♦	John Ingleby	62	88	4	6	8	4	6	32	1	0	30	4	0	952	14	0			
109	♦	John Froxfield	64	27	10	0	2	2	0	9	2	6	8	10	6	294	5	0			
116	♦	Henry Stanwell	65	61	4	6	4	15	0	20	12	0	19	4	0	662	15	6			
113	♦	Henry Milden	67	24	3	0	1	17	6	8	2	0	7	12	0	261	14	6			
111	♦	Rich. Hendon & Co.	69	43	11	2	3	14	0	14	2	6	13	10	0	466	17	8			
98	♦	{ Adventure to Ja- maica, in Co. with W. Maudley, my $\frac{1}{2}$ }	23	81	11	0	10	0	10	27	8	0	28	11	3	442	5	7			
113	♦	W <sup>m</sup> Maudley, his $\frac{1}{2}$ do.	23															442	5	6	
Crs.																					
♦ 102		Merchandize	138			27	19	2													
♦ 102		Charges on Merchandize							117	12	7										
♦ 103		Insurance							47				0	4	6						
♦ 103		Commission												443	3	9					
																14859	0	0			

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31	104	♦102	DEBENTURES <i>Dr. to Merchandize.</i>																
			For amount of Bounties and Drawbacks & the Speedwell, Wakeley, for Jamaica, Deb. Book P. 1																
			Refined Sugar Debenture . . . . .						254	16	0								
			Silk . . . . . ditto . . . . .						34	10	0								
			Leather . . . . . ditto . . . . .						8	4	0								
			Printed . . . . . ditto . . . . .						84	15	10								
			Certificate . . . . . ditto . . . . .						117	14	2								
																	500	0	0
31	99	♦	SALES, & the Ann, <i>Dr. to Sundry Accounts.</i>																
			For net proceeds, &c. of sundry Goods, as per Accounts of Sales closed this day.						Pa.										
		♦112	ROBERT LYDCOTT & Co. for net proceeds of 100 Hhds. Sugar, Due 31 March						S. B.	169							1471	2	2
		♦111	WILLIAM HINTON for ditto of 50 Hhds Sugar } 31 March							171	658	17	0						
			25 Bales Cotton } 31 March							171	1089	18	0						
			and 20 Bags Pimento, 30 April .																
		♦103	COMMISSION . for 2½ per Ct. on the 1st of the above Sales . . . .							68	2	6					1748	15	0
			ditto on the . . 2d . . . . ditto . . . .							62	8	8							
																	130	11	2
																	3350	8	4
			SUNDRY ACCOUNTS <i>Drs. to Sundry Accounts.</i>																
			For the following Insurances made this month.																
			<i>Drs.</i>						Pa. WB	By the London Assur. Office.	By James Surewell.	Commission.							
1	112	♦	ROBERT LYDCOTT and Co. for premium on £2000 on 100 Hhds. Sugar, per the Ann, Nokes, Jamaica to London, at 2½ per Ct. Pol. 12s. Commif. ¼ per Ct.		26						50	12	0	10	0	0	60	12	0
10	111	♦	WILLIAM HINTON, for premium on £4000 on Goods per the Jenny, Whipfey, Jamaica to London, at 2½ per Ct. Pol. 12s. Commif. ¼ per Ct. . . . .		26	100	12	0					20	0	0		120	12	0
31	103	♦	INSURANCE, for prem. on 15,500l. on Goods per Speedwell, Wakeley, London to Jamaica, viz. £10,000 at 3 per Ct. Pol. 12s. £5500 .. ditto .. ditto		27	300	12	0									466	4	0
			<i>Crs.</i>																
		♦159	London-Assurance-Company . . . .			401	4	0											
		♦159	James Surewell . . . . .							216	4	0							
		♦103	Commiffion . . . . .										30	0	0				
																	647	8	0



LONDON, *January*, 1787.

SUNDRY PERSONS <i>Drs. to Sundry Accounts.</i>													
For the following Goods sold this month, upon Commiffion.													
				On Account of Sales per Mercury.			On Account of Sales per Ann.						
<i>Drs.</i>				Pa. WB									
20	161	◆	John Salkeld & Co. for 50 Hhds. Sugar fold them, at 2 mo.	26	.....			1407	10	6	1407	10	6
24	161	◆	Jannifer & Wenham, for 25 Bales Cotton . . . . 3 do.	26	.....			866	14	0	866	14	0
26	160	◆	Wm. Harpax, for 20 Bags Pimento do.	27	.....			223	4	0	223	4	0
28	160	◆	Holly & Snape, for 100 Hhds. Sugar. 2do.	27	.....			2725	0	0	2725	0	0
29	162	◆	Henry Smallwell. for 100 Bags Ginger. . prelent mo.	27	184	13	2	.....			184	13	2
31	144	◆	Jas. Kippack, for 50 Tons Logwood. do.	27	375	13	0	.....			375	13	0
<i>Crs.</i>													
	99	◆	Sales $\nabla$ the Mercury . . . . .		560	6	2						
	99	◆	Sales $\nabla$ the Ann. . . . .					5222	8	6			
											5782	14	8

REMARKS.

# R E M A R K S.

BEFORE we proceed further, it will be proper to review the transactions of the preceding month, and to make such remarks upon them, as may be necessary to explain every entry separately: which being done now, in a clear and distinct manner, will apply equally to those that follow, and render any further explanation unnecessary, till we arrive at the period for striking a general balance.

In the first place, all those useless and puzzling distinctions, of his account and my account, his account-current and my account proper, are omitted. For whoever casts his eye over the Balance-List, must be convinced of the absurdity of such distinctions; since it is universally understood, that every account in the Ledger, is the general account-current of the person or property whose name it bears.

The list of balances, as they are supposed to be transferred from the preceding Ledger, requires no comment. It will be sufficient to remark, that all the accounts are supposed to be closed on the 31st of December of the preceding year; and, in every instance, where it was possible, that they have been checked and agreed to by the parties themselves. It must be obvious to every one, on viewing the commencement of this Journal, that the total amount of the credits being.....£57,497 19 6  
and of the debts only.....28,285 1 6

The difference is.....£29,212 18 0

which sum is, of course, the balance of the Stock Account, and the supposed true value of the Estate, both real and personal.

In the first entry after the two lists of Balances, Cash is made debtor to sundry accounts for all the money received in the month of January: and in the next entry, sundry accounts are debtors to Cash, for all payments made in the course of the same month. On comparing these two entries with the Cash-Book, it will appear that the receipts and payments for every separate account, are all selected under one head; so that if there were fifty sums received, and as many different payments on any one account during the month, it would make only two postings into the Ledger: and that if there were five hundred Receipts and

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Payments

Payments within the same period, they would all be comprehended in two lines in the Cash Account\*.

The foregoing remarks will hold equally good with respect to Bills receivable and Bills payable, which are only Cash Accounts of another species. They are in fact, *Cash Accounts* of the PAPER MONEY, by means whereof a great part of the trade of this Island is carried on. The method of journalizing these two articles is so obvious, that no other explanation can be required, than merely to read them over and compare them with the Bill-Book, observing that the bills drawn in foreign money are not journalized from the Bill-Book, but from the Cash-Book, after they have been negotiated: if this is not sufficient to make the whole intelligible, a volume written on the subject would be all to no purpose.

Supposing the Reader to have made himself master of these entries, he will, in fact, be master of the principles of Book-Keeping by double-entry: for every entry that follows is governed by the same laws, and subject to the same regulations. If keeping a set of books by double-entry is so easy, it may be asked, who then would deny himself the satisfaction that must result from keeping his accounts in a method so clear and concise as this before us? Surely, no man who has the least regard for his own peace and happiness! But it may be objected that the mode of journalizing every transaction in business monthly, will not serve the purpose of those, whose concerns require a daily investigation of particular accounts; and which it may be necessary to balance at least once a week, and sometimes every day. To this I answer, that I am writing a treatise of Book-Keeping for Merchants and Tradersmen, and not for Bankers; from whom alone, or from persons precisely in their situation, this objection can come with any degree of propriety. But the remedy in this case is too obvious to be overlooked: for if there are any running accounts of Cash and Bills that require balancing daily, there must be sketches of those accounts kept on purpose, which must be

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\* It may be proper to remark here, that in journalizing the Cash-Book, no notice is taken of the short entries that balance each other, and are not intended to go through the books. There are various transactions, such as occasional loans, which are repaid in a few days, and other accommodations between men in trade, that it would be very improper to post into the Ledger: the entering them short in the Cash-Book is a sufficient record of all receipts and payments of this kind; and there the business is properly ended.



posted up every day from the Cash-Book and Bill-Book. The great use of journalizing these transactions afterwards, is the check that it affords, not only to those sketches, but also to every account in the Ledger. And, with a little alteration, this method of journalizing might be practised with advantage by Bankers themselves; for the daily amount of all receipts and payments being brought into the Journal in one line (referring to the Cash-Book and Bill-Book for the particulars) and posted to one general account in the Ledger, under the head of drawing accounts, the whole of their business would be comprised in so narrow a compass by this means; and their daily profits being always ascertained at one view, throughout the year, would serve as a check to the daily balances, and prove a source of continual satisfaction to the parties concerned.

Having done with the Cash-Book and Bill-Book, we are led of course to the Bought-Book: but this book has already been so fully explained under its various titles, and the entry before us is so plain and expressive of its uses, that it is hardly possible to add any thing more on the subject, that would tend to make it more intelligible.

Passing on from the Bought-Book, the next entry refers to the Invoice-Book outward. Recourse being had to what has already been advanced under this head, there will be found two Invoices, with references to their respective entries in the Journal. These references between the Invoice-Book and Journal being traced backward and forward, the method observed in journalizing those Invoices will readily be understood; and in this case, two examples will be fully sufficient, as the same principle regulates the whole.

But since this Page (43) of the Journal, is one of the most remarkable in the book, and shews how much actual business may be comprised in a very small compass, it cannot be too carefully examined, in order to its being sufficiently understood. Of the first article it is to be observed, that Thomas Trolly is made debtor for the amount of his Invoice.....in Goods.....£1856 5 6

Freight and Shipping Charges.....14 13 6

Premium of Insurance.....61 6 6

Commission.....56 19 5

These sums added together, agree with the total amount of his Invoice, being. £1989 4 11

The same proof that the several sums are properly arranged in the columns, under their respective heads, will be found in all the other Invoices, and the amount of the whole is £14,859, as appears at the foot; which is the sum charged to the debit of the respective accounts. In confirmation of this, and as a proof that the debits are equal to the credits, let the following total sums be set down, as they stand against . . . Merchandize . . . . . £13,827 19 2

Charges of Merchandize . . . . . 117 12 7

Insurance . . . . . 47<sup>0</sup> 4 6

Commission . . . . . 443 3 9

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The amount of these added together will be . . . . . £14,859 0 0

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which proves that the amount of the debits and credits are both equal, and that the whole has been correctly transcribed from the Invoice-Book.

The next entry, taken from the Debenture-Book, consists of Bounties and Drawbacks payable at the Custom-House; for which, Debentures are made debtor to Merchandize, these Bounties and Drawbacks having been previously deducted at the foot of the respective Invoices; and they are also subtracted from the amount of Goods, in the preceding column for Merchandize.

The remaining entries for this month are all taken from the Waste-Book; with which they need only be compared, in order to their being perfectly understood\*. It will be observed, that the same liberty of selection is taken here, as in the former entries, so as to bring all articles of a similar kind under one general head. The obvious effects of this

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\* Had there been separate books, one for entering Insurances, and another for the sale of West-India Commodities, it is obvious that there would not have been a single Waste-Book entry in the month of January: and whenever those, or any other entries, become very numerous, I would always recommend their being kept apart in separate Books. I know from experience that nothing deters young men from investigating the nature of accounts, more than that heterogeneous jumble of materials, which constitutes the generality of Waste-Book entries. Let it not therefore be said, that I am an advocate for multiplying the number of books unnecessarily: that book can never be deemed supernumerary or useless, which tends to inform the ignorant, or is the means of adding one tittle to that clearness and precision, which should govern every part of the system of Book-Keeping.

regulation are to save time, to prevent mistakes, and render the balancing of the books a task, perfectly easy, compared with those that are kept by single-entry; or even by double-entry, where every item in an account is posted separately.

The reason for beginning the Journal entries with the Cash-Book, and ending with the Waste-Book, will appear from this circumstance; that the Cash is always balanced on the last day of the month, and, after that period, can receive no addition or alteration: but the Waste-Book may be left open, and one or more blank pages be reserved, for closing accounts, and various other occurrences in business, which will be in time to be journalized in their proper place, during the whole of the succeeding month.

With respect to the arrangement of the columns in the Journal, it will be sufficient to observe, that the first contains the day of the month, and the two next refer to the pages of the Ledger, into which the several articles are posted; the first referring to the debtor and the second to the creditor side of the respective accounts: the dots or small squares between them are made at the time of posting, which serve to direct the eye, and if they are carefully marked at the conclusion of every line, will almost prevent the possibility of an omission. Then follows an explanation of every separate article, with a reference to the book from which it is taken; and the sum to be posted is always carried into the outer column, on the right hand.

Upon the whole, I flatter myself it will be found, on a careful review of the transactions in the month of January, that nothing has been omitted, which was either proper or necessary to appear in a Journal: and that every entry is reduced into as small a compass as could possibly be done, without curtailing it in some essential particular.



## LONDON, Feburary, 1787.

100	♦	CASH <i>Dr. to Sundry Accounts.</i>							
		For the following Sums received in this month.							
2	♦	94 Farm in Essex . . . . . rec <sup>d</sup> of Wm. Ford, Bailiff,							
		balance of his account to 31 Dec. last . . . . .					154	10	0
	♦	101 Bills rec <sup>ble</sup> priv. account rec <sup>d</sup> for Joseph Whet-							
		stone's Bill on me, No. 18, to his order . . . . .					800	0	0
	♦	96 Ship Jupiter . . rec <sup>d</sup> of French & Co. for Freight,							
		&c. from Jamaica . . . . .	275	14	0				
		Wm. Foster & Co. . . ditto . . . . .	124	6	0				
4		Wallington & Co. . . ditto . . . . .	54	10	0				
		John Merriman . . . ditto . . . . .	420	5	0				
		Adam Skye & Co. . . ditto . . . . .	64	10	0				
6		Randle & Miles . . . ditto . . . . .	75	4	0				
		Wm. Sharplefs. . . . ditto . . . . .	24	8	0				
		Thomas Styles . . . ditto . . . . .	62	8	6				
10		Ralph Fry & Co. . . ditto . . . . .	254	10	10				
		James French . . . . ditto . . . . .	26	14	8				
12		Walter Richman . . ditto . . . . .	356	5	0				
		Smith & Noakes . . ditto . . . . .	224	10	0				
18		Fretwell & Co. . . ditto . . . . .	52	7	4				
		Smiley & Hill . . . ditto . . . . .	84	6	0				
		Andrew Walter . . . ditto . . . . .	122	4	4				
24		Job Giles & Son . . ditto . . . . .	56	5	0				
		Thomas Trafford . ditto . . . . .	132	18	6				
		Sharp & Steel . . . ditto . . . . .	43	0	4				
		No.					2454	7	6
4	♦	101 Bills receivable . 2281, Snubbs & Sneed . . . . .	500	0	0				
6		2295, Robert Wren . . . . .	250	0	0				
10		2300, Hill Bowry . . . . .	900	0	0				
12		2315, Thomas Clack & Co. . . . .	614	10	0				
17		4, Blinkhoff & Co. . . . .	114	16	0				
20		2318, a 2320, H. Royland . . . . .							
		3 bills £500 each . . . . .	1500	0	0				
28		5, Trollop & Co. . . . .	500	0	0				
							4379	6	0
8	♦	104 Interest . . . . . rec <sup>d</sup> 6 months Interest on £10,000							
		3 $\frac{1}{2}$ Ct. Consols . . . . .					150	0	0
10	♦	104 Debentures . . rec <sup>d</sup> for Sugar Deb. $\frac{1}{2}$ the Thomas	88	10	0				
		Silk do. . . . . $\frac{1}{2}$ ditto . . . . .	56	0	0				
							144	10	0
18	♦	162 Henry Smallwell . . . . . rec <sup>d</sup> in full for 100 Bags							
		Ginger . . . . .					184	13	0
20	♦	144 James Kippack . . . . . rec <sup>d</sup> in full for 50 Tons							
		Logwood . . . . .					375	13	0
							8642	19	6

Continued. . . . .	6244	6	4
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	— ♦ 100	SUNDRY ACCOUNTS <i>Drs. to Cash</i> .....	Brought over..	6244	6	4
19	157 ♦	William Middleham, paid in full to the 31st Dec. last		20	0	0
"	146 ♦	Joseph Newenden..... ditto		195	0	0
20	99 ♦	Sales & the Ann... paid Customs at post entry		142	10	0
21	157 ♦	James Nutley..... paid in full to the 31st Dec. last		74	2	0
"	158 ♦	Miles Pennilton..... ditto		60	4	0
24	146 ♦	William Offsett..... ditto		250	0	0
"	147 ♦	Thomas Popplewick..... ditto		147	0	0
25	106 ♦	Profit and Loss... paid self		21	0	0
26	158 ♦	Richard Redbrook.. paid in full to the 31st Dec. last		87	10	0
"	149 ♦	Thomas Taverton..... ditto		180	0	0
28	150 ♦	Henry Wingrove..... ditto		600	0	0
"	151 ♦	Giles Yealand..... ditto		54	7	0
"	99 ♦	Sales & the Mercury, paid Customs at post entry		118	5	0
"	105 ♦	Rent and Taxes... paid fundry taxes as & Petty Cash-Book.....		10	14	0
				8204	18	4
	101 ♦	BILLS RECEIVABLE <i>Dr. to Sundry Accounts.</i> For the following Bills received in this month. No.				
2	— ♦ 120	Jof. Highworth & Son, 19, themselves on M. Foster & Co. Due March 16.		406	5	0
10	— ♦ 107	Ephraim Ascott... 20, W. Simple on Newman & Co. 26.		452	10	0
12	— ♦ 122	Geo. Beechworth, 21, Snow & Co. on M. Fretwell... 24.		200	0	0
"	— ♦ 110	W <sup>m</sup> & J <sup>s</sup> Haybridge, 22, themselves on ditto... 24.		800	0	0
14	— ♦ 127	W <sup>m</sup> Leming & Son, 23, Farquhar & Co. on M. Pope. 26.	500 0 0			
		24, ditto..... on J <sup>s</sup> Hull... 28.	150 0 0			
				650	0	0
15	— ♦ 115	Peter Pindar... 25, himself on Newman & Co. 25.		500	0	0
"	— ♦ 108	Hillb <sup>d</sup> Crofshill... 26, Slater & Co. on East & Roper 25.		200	0	0
16	— ♦ 122	Barnaby Brittle... 27, himself on Martinet & Co. Apr. 10.		218	10	0
"	— ♦ 112	John Ingleby... 28, Harpur & Co. on J. Phipps & Son... 10.	500 0 0			
		29, ditto... on Marden & Potts. 10.	700 0 0			
				1200	0	0
18	— ♦ 126	Gustavus Grapple & Co. 30, themselves on Holt & Freeman... 15.	1000 0 0			
		31... ditto... on Masters & Co... 18.	800 0 0			
		32... ditto... on Mabberly & Co. 20.	550 0 0			
				2350	0	0
"	— ♦ 123	James Lingley... 33, himself on J. North, March 20.		400	0	0
		Continued.....		7377	5	0



101	◆	—	BILLS RECEIVABLE, <i>Dr. to Sundry Accounts.</i>	Brought over.	7377	5	0
			No.				
18	◆	114	Rich <sup>d</sup> Ottery & Son, 34, Frazer Hicks on Mark Foster & Co. . . . . April 26.	1000	0	0	
20	◆	125	W <sup>m</sup> Exham & Co. 35, themselves on Hope & Smith, 20.	500	0	0	
=	◆	113	Henry Milden . . . 36, W <sup>m</sup> Forbes on Forbes & Hill, 18.	387	10	0	
=	◆	129	W <sup>m</sup> Wareham . . . 37, himself on Roper & Wilfon . . 26.	500	0	0	
22	◆	114	W <sup>m</sup> Nossley . . . 38, W. Smith on M. Simpson, Mar. 25.	300	0	0	
=	◆	116	W <sup>m</sup> Southwick & Co. 39, John Hill on James William- son . . . . . April 24.	500	0	0	
			40 . . . . . ditto . . on . ditto . . . . . 26.	500	0	0	
				1000	0	0	
23	◆	117	John Uley . . . . . 41, J. Uley on T. Uley & Sons . . 28.	500	0	0	
			42, Jos. Smith on Ja <sup>s</sup> Smith . . . 29.	250	0	0	
				750	0	0	
24	◆	119	Ralph Hickling 43, W <sup>m</sup> Piper on Tho <sup>s</sup> Piper . . . 30.	400	0	0	
25	◆	108	Bernard Castle . . 44, himself on James Hull . . . 30.	150	0	0	
=	◆	126	Robert Fonthill 45, J. Fonthill on Fonthill & Co. 30.	500	0	0	
26	◆	123	Rob <sup>t</sup> Risborough, 46, himself on Jasper Reed, Mar. 29.	500	0	0	
27	◆	124	Joseph Rugden . . 47, W <sup>m</sup> Frazer on M. Frazer, Apr. 25.	1000	0	0	
			48, himself on Williamson & Co. 30.	1000	0	0	
				2000	0	0	
=	◆	116	Henry Stanwell, 49, Jos. Stanwell on Jos. Wells . . 30.	500	0	0	
28	◆	111	R <sup>d</sup> Hendon & Co. 50, Moses Frith on Martin Frith, May 1.	500	0	0	
=	◆	121	Tristram Shandy, 51, W <sup>m</sup> Hope on Hope & Sons . . 1.	500	0	0	
				16864	15	0	
	◆	100	SUNDRY ACCOUNTS <i>Drs. to Bills payable.</i>				
			For the following Bills drawn on me and accepted in this month.				
5	125	◆	John Enville . . No. 19, to Adam Hope . . Due Mar. 8.	1000	0	0	
=	130	◆	Adam Albourne . . 20, to William Small . . April 8.	220	0	0	
10	129	◆	James Alston & Co. 21, to Giles Nokes . . . . . 13.	500	0	0	
=	139	◆	Henry Bleddowe & Co. 22, to order . . . . . 13.	500	0	0	
=	134	◆	Joseph Causham . . 23, to Henry Frost . . March 13.	68	3	0	
16	135	◆	James Chigley & Co. 24, to Mary Hicks . . . April 19.	184	10	0	
=	140	◆	Henry Datchet . . . 25, to order . . . . . 19.	1000	0	0	
17	140	◆	Ja <sup>s</sup> & W <sup>m</sup> Eastwick, 26, ditto . . . . . 20.	750	0	0	
18	131	◆	Richard Fairleigh . . 27, to Joseph Freelove, Mar. 21.	150	0	0	
22	128	◆	Miles Feltham & Co. 28, to Jeffery Dunstan . . Apr. 25.	500	0	0	
=	132	◆	Hugh Howden . . . 29, to Jones & Foster . . . 25.	64	2	0	
			Continued . . . . .	4936	15	0	

		100	SUNDRY ACCOUNTS <i>Drs. to Bills Payable</i> ... Brought over..	4936	15	0
			No.			
22	132	◆	Benjamin Hopeton... 30, to Jones & Foster, Due			
			March 25.....	52	10	0
26	136	◆	Haddington & Hadley 31... ditto... April 29.....	104	10	0
27	128	◆	James Hagglesworth... 32... ditto... 30.....	500	0	0
28	133	◆	William Lapwing... 33, to Wm. Weeks... May 1.....	65	0	0
	134	◆	Hugh Staveley... 34, to Joshua Stroller... 1.....	100	0	0
				5758	15	0
	102	◆	MERCHANDIZE <i>Dr. to Sundry Accounts.</i>			
			For Goods bought of the following persons in			
			this month.			
	137	◆	Abberford & Ackley... as Bill of Parcels, dated			
			February 10. 62 10 0			
			12. 14 8 0			
			20. 124 6 0			
			25. 72 10 0			
				273	14	0
	130	◆	Adam Albourne... 18.....	435	7	6
	131	◆	Thomas Afhburn... 12. 162 4 0			
			26. 254 7 0			
				416	11	0
	137	◆	Baldock & Barnet... 4. 64 8 0			
			6. 254 10 0			
			10. 61 5 6			
			20. 148 0 0			
				528	3	6
	138	◆	James Barking... 6.....	173	4	0
	138	◆	James Billstone... 7. 42 6 0			
			10. 89 14 0			
				132	0	0
	139	◆	Henry Bleddowe & Co... 24.....	246	18	0
	139	◆	Joseph Blockbury... 16.....	124	16	0
	135	◆	James Chigley & Co... 24.....	644	10	0
	135	◆	William Elms... 6. 119 10 0			
			10. 54 18 0			
			26. 218 4 3			
				392	12	3
	141	◆	Thomas Elland... 20.....	89	10	6
	141	◆	Richard & Thomas Fairfield... 16.....	42	15	0
	142	◆	Henry Hythe... 10.....	74	18	0
			Continued...	3574	19	9

102	♦	—	MERCHANDIZE <i>Dr. to Sundry Accounts.</i> ....	Brought over..	3574	19	9
	♦	132	Hugh Howden.....	Feb. 4. 214 16 0 24. 88 2 4			
	♦	132	Benjamin Hopeton.....	2. ....	302	18	4
	♦	136	Haddington & Hadley.....	16. ....	154	6	0
	♦	142	John & Thomas Harrow.....	10. 424 2 0 24. 316 18 0 26. 21 1 6	294	16	0
	♦	144	William Kibworth.....	6. ....	762	1	6
	♦	145	Thomas Laleham & Son.....	17. ....	112	2	3
	♦	133	Joseph Mayland & Son.....	24. ....	118	18	0
	♦	146	Joseph Newenden.....	15. ....	652	9	0
	♦	147	Henry Ringwood.....	12. ....	115	2	0
	♦	148	Giles Skipton.....	16. 144 16 6 26. 224 2 0	74	10	0
	♦	149	Thomas Taverton.....	25. ....	368	18	6
	♦	150	Joseph Whetstone.....	16. 344 18 0 26. 211 12 0	86	14	0
					556	10	0
					7174	5	4
	♦	104	SUNDRY ACCOUNTS <i>Drs. to Interest.</i>				
			For Discounts allowed by the following persons for prompt payment.				
5	152	♦	Thomas Arrington.....		11	5	0
6	137	♦	Baldock & Barnet.....		21	11	0
=	138	♦	James Barking.....		4	17	6
7	138	♦	James Bilstone.....		4	2	0
=	139	♦	Henry Bleddowe & Co.....		6	0	0
=	153	♦	James Dalston.....		11	17	6
12	154	♦	William Hubberston.....		2	0	0
14	143	♦	James Ixworth.....		2	10	0
=	143	♦	Katharine Kelso.....		5	0	0
17	145	♦	Thomas Laleham & Son.....		10	0	0
=	145	♦	Hugh Lingford.....		2	0	0
			Continued.....		81	3	0



		♦ 104	SUNDRY ACCOUNTS <i>Drs. to Interest</i> .....Brought over	81	3	0
19	146	♦	Joseph Newenden .....	5	0	0
24	146	♦	William Offsett .....	6	5	0
	147	♦	Thomas Popplewick .....	4	2	0
26	149	♦	Thomas Taverton .....	7	5	0
28	150	♦	Henry Wingrove .....	21	2	0
				124	17	0
28	98	♦ 127	HEMP <i>Dr. to William Leming &amp; Son.</i> For the first cost of 150 Tons shipped $\text{p}^{\text{r}}$ the Hannah, Captain Cour, Petersburg to London, as $\text{p}^{\text{r}}$ Invoice, dated the 2d of October last, and received this day $\text{p}^{\text{r}}$ post amounting to 20,854 Rubles 20 Copecks, at 52d. $\%$ $\text{p}^{\text{r}}$ Ruble .....	4572	14	4
			SUNDRY ACCOUNTS <i>Drs. to Sundry Accounts.</i> For Insurances made this month on West-India Produce $\text{p}^{\text{r}}$ the following Vessels, as Interest shall appear; war- ranted to depart on or before the 1st of August next.			
			<i>Drs.</i>			
12	129	♦	James Allston & Co. for prem. on £2000 $\text{p}^{\text{r}}$ the Juno, Macquire, Barbadoes to Bristol, at 2 $\text{p}^{\text{r}}$ Ct. .... Policy 12s. .... and Commission. .... $\frac{1}{2}$ $\text{p}^{\text{r}}$ Ct. ....	40	12	0
16	127	♦	Thomas Bilby, for prem. on £4600 $\text{p}^{\text{r}}$ the Nestor, Hobson, St. Kitts to Bristol, at 2 $\text{p}^{\text{r}}$ Ct. .... Policy 12s. .... and Commission. .... $\frac{1}{2}$ $\text{p}^{\text{r}}$ Ct. ....	92	12	0
20	128	♦	Miles Feltham & Co. for prem. on £6000 $\text{p}^{\text{r}}$ the Cato, Monter, Barbadoes to Bris- tol. . at 2 $\text{p}^{\text{r}}$ Ct. .... Policy 12s. .... and Commission. .... $\frac{1}{2}$ $\text{p}^{\text{r}}$ Ct. ....	120	12	0
26	128	♦	James Hagglesworth, for prem. on £1800 $\text{p}^{\text{r}}$ the Thetis, Walker, Antigua to Bristol, at 2 $\text{p}^{\text{r}}$ Ct. .... Policy 12s. .... and Commission. .... $\frac{1}{2}$ $\text{p}^{\text{r}}$ Ct. .... £45 12 0 Ditto on £2500 $\text{p}^{\text{r}}$ the Juno, Macquire, Barbadoes to Bris- tol. . at 2 $\text{p}^{\text{r}}$ Ct. .... Policy 12s. and Commission $\frac{1}{2}$ $\text{p}^{\text{r}}$ Ct. .... 63 2 0	87	4	0
			<i>Crs.</i>			
		♦ 159	Ja <sup>s</sup> Surewell, for amount of the above Prem <sup>s</sup> & c.	341	0	0
		♦ 103	Commission, for $\frac{1}{2}$ $\text{p}^{\text{r}}$ Ct. on the sums insured .....	84	10	0
				425	10	0

100 ♦ — CASH *Dr. to Sundry Accounts.*

For the following Sums received in this month.

1	♦ 106	Robert Ackliff. . . received of John Muns, the balance of his account. . . . .	184	7	0
4	♦ 107	Ephraim Ascott. . rec <sup>d</sup> of William Ascott. . . . .	100	0	0
5	♦ 124	Hugh Drexford. . rec <sup>d</sup> of Honeyman & Co. . . . .	500	0	0
10	♦ 125	John Enville. . . rec <sup>d</sup> for Maurice Maude's bill on M. Marchand, of Bourdeaux, at 2 Us. £s. 16,244 14 0, at 29 <sup>d</sup> $\frac{1}{4}$ Ecu. . . . .	654	6	0
14	♦ 126	Robert Fonthill. . rec <sup>d</sup> of Captain Wm. Mills, being a payment on account of the Ship Friendship. . . . .	854	6	0
16	♦ 101	Bills receivable, No. 19, M. Foster & Co. . . . .	406	5	0
20		33, James North. . . . .	400	0	0
24		21, M. Fretwell. . . . .	200	0	0
		22. . . ditto. . . . .	800	0	0
25		25, Newman & Co. . . . .	500	0	0
		26, East & Roper. . . . .	200	0	0
		38, M. Smithson. . . . .	300	0	0
26		20, Newman & Co. . . . .	452	10	0
		23, M. Pope. . . . .	500	0	0
28		24, James Hull. . . . .	150	0	0
29		46, J. Reed. . . . .	500	0	0
			4408	15	0
20	♦ 126	Gustavus Grapple & Co. received for their bill, in my favour, on Jasper Freque, of Paris, at 2 Us. £s. 21,162 4 0, at 29 <sup>d</sup> $\frac{1}{4}$ Ecu. . . . .	859	14	3
25	♦ 104	Debentures . . . . . received for Certificate Debenture of the Mentor. . . . .	234	6	0
26	♦ 161	John Salkeld & Co. rec <sup>d</sup> in full for 50 Hhds. Sugar. . . . .	1407	10	6
31	♦ 160	Holly & Snape. . . rec <sup>d</sup> in full for 100 ditto. . . . .	2725	0	0
			11928	4	9
	♦ 100	SUNDRY ACCOUNTS <i>Drs. to Cash.</i> For the following Sums paid in this month.			
1	95	House on Epping-Forest, paid J. Hodd's bill for repairs . . . . .	26	5	0
2	105	House-Expences. . . . . paid the House-Keeper's ac- count for last month. . . . .	48	5	0
4	96	Ship Jupiter. . . . . paid Capt. Ford on account of Seaman's wages, &c. . . . .	250	0	0
		Continued. . . . .	324	10	0

	100	♦	SUNDRY ACCOUNTS <i>Drs. to Cash</i> .....	Brought over.	324	10	0
10	124	♦	Hugh Drexford.....paid in full of his letter of credit to John Lingford.....		84	6	0
=	125	♦	William Exham & Co...paid Martin Fretwell, by their order.....		200	0	0
			No.				
1	100	♦	Bills payable.....1, C. Vanderstop.....	475 6 8			
8			.....19, John Enville.....	1000 0 0			
10			.....5, Joseph Whetstone.....	500 0 0			
			.....6, ditto.....	500 0 0			
			.....9, Thomas Billings.....	520 0 0			
13			.....7, Giles Skipton.....	500 0 0			
			.....11, Joseph Mayland & Son.....	500 0 0			
			.....23, Joseph Causham.....	68 3 0			
19			.....14, William Rumsey.....	200 0 0			
21			.....27, Richard Fairleigh.....	150 0 0			
25			.....30, Benjamin Hopeton.....	52 10 0			
28			.....16, John & Thomas Harrow.....	750 0 0			
30			.....17, John & William Grimstone.....	1050 0 0			
			.....18, Joseph Whetstone.....	800 0 0			
					7065	19	8
15	112	♦	John Ingleby....paid W <sup>m</sup> Frost, by his order.....		156	5	0
=	139	♦	Joseph Blockbury paid him in full to the 31 <sup>st</sup> Dec. last.....		245	16	0
18	140	♦	Henry Datchet...paid ditto...to...ditto.....		214	2	0
20	140	♦	Ja <sup>s</sup> & W <sup>m</sup> Eastwick, paid ditto...to...ditto.....		210	5	0
=	155	♦	Henry Hambleton, paid him on account.....		100	0	0
22	142	♦	Jn <sup>o</sup> & Tho. Harrow, paid them on account.....		400	0	0
24	148	♦	Giles Skipton....paid him on account.....		250	0	0
26	150	♦	Joseph Whetstone..paid him on account.....		750	0	0
=	105	♦	Rent & Taxes...paid Geo. Beal $\frac{1}{2}$ year's rent £60. less $\frac{1}{2}$ year's Land-tax...10.				
				50 0 0			
31			.....paid Sundries, & Petty Cash-Book	5 2 0			
					55	2	0
=	102	♦	Charges on M <sup>dce</sup> ...paid ditto.....		13	15	6
					10070	1	2



## 6c

		101	BILLS RECEIVABLE <i>Dr. to Sundry Accounts.</i>						
			For the following Bills received in this month.						
		No.							
6	— ♦ 121	William Ackton, 52,	Thomas Ford on Giles Roper, Due April 9.	100	0	0			
		53,	W <sup>m</sup> Axle on Jer. Wheeler, May 9.	200	0	0			
							300	0	0
"	— ♦ 122	Barnaby Brittle, 54,	Tho. Weller on Wrexham & Co. April 9.	250	0	0			
		55,	J. Hopper on Willey & Co. . . . 9.	200	0	0			
		56 . . . ditto . . . on Farquhar & Co. . 9.	150	0	0				
							600	0	0
8	— ♦ 124	Hugh Drexford, 57,	W <sup>m</sup> Frost on Ja <sup>s</sup> Snow, May 25.				250	0	0
10	— ♦ 125	W <sup>m</sup> Exham & Co. 58,	themselves on Ford & Co. Apr. 24.				250	0	0
20	— ♦ 126	Gustavus Grapple & Co. rec <sup>d</sup> from Gorry, Freres & Co. 59, themselves on S. Sampson, May 23.					200	0	0
25	— ♦ 116	Henry Stanwell, 60,	Hallam & Co. on W <sup>m</sup> Wheble, 28.				300	0	0
							1900	0	0
		♦ 100	SUNDRY ACCOUNTS <i>Drs. to Bills payable.</i>						
			For the following Bills drawn on me and accepted in this month.						
1	124 ♦ —	Hugh Drexford, 35,	his bill to Mark Laffert, due Apr. 4.	200	0	0			
		36 . . ditto . . to Hope & Co. . . May 4.	250	0	0				
		37 . . ditto . . to William Wall . . . 4.	204	2	6				
							654	2	6
8	125 ♦ —	John Enville . . . 38,	his bill to Jaques Fromentier . . . . .				500	0	0
10	126 ♦ —	Robert Fonthill, 39,	Wm. Waffell's bill to Merit & Smith, accepted by his order, Apr. 13.				344	10	0
16	126 ♦ —	Gustavus Grapple & Co. 40,	their bill to order, May 19.	200	0	0			
		41 . . . . . ditto to ditto . . . . . 19.	300	0	0				
							500	0	0
"	127 ♦ —	W <sup>m</sup> Leming & Son, 42,	their bill to order, April 19.	1000	0	0			
		43 . . ditto to ditto . . . . . May 19.	2000	0	0				
		44 . . ditto to ditto . . . . . June 19.	1572	14	4				
							4572	14	4
20	129 ♦ —	Jas. Alston & Co. 45,	their bill to J. Holliday, May 23.				449	16	4
"	131 ♦ —	Thos. Ashburn, 46,	his bill to W <sup>m</sup> Wake . . . . . 23.				104	6	0
27	135 ♦ —	Ja <sup>s</sup> Chigley & Co. 47,	their bill to order . . . . . 30.				356	0	0
							7481	9	2

LONDON, *March*, 1787.

102	MERCHANDIZE <i>Dr. to Sundry Accounts.</i>								
For Goods bought in this month of the following Persons.									
◆ 131	Th <sup>o</sup> Afhburn, as Bill of Parcels dated March 20.	20.	149	4	0	254	10	0	
◆ 137	Baldock & Barnet	6.	274	10	0				
		15.	1144	8	6				
◆ 138	James Barking	16.	254	16	6	1568	2	6	
		24.	642	4	0				
◆ 139	Henry Bleddowe & Co.	11.				897	0	6	
◆ 139	Joseph Blockbury	3.	144	16	0	64	11	0	
		18.	252	10	0				
		27.	64	12	6				
◆ 134	Joseph Caulham	10.				461	18	6	
◆ 135	James Chigley & Co.	14.				184	16	6	
◆ 140	Henry Datchet	2.	149	14	6	254	16	0	
		6.	251	18	0				
		10.	63	14	0				
		25.	654	16	6				
◆ 153	William Elms	15.	221	10	0	1120	3	0	
		20.	115	0	0				
◆ 140	James & William Eastwick	14.	214	0	0	336	10	0	
		18.	126	15	4				
		24.	204	3	2				
◆ 141	Thomas Elland	16.				544	18	6	
◆ 131	Richard Fairleigh	20.				124	2	0	
◆ 141	Richard & Thomas Fairfield	12.				618	10	4	
◆ 136	John & William Grimstone	17.				84	2	2	
◆ 132	Benjamin Hopeton	22.				714	15	0	
◆ 142	John & Thomas Harrow	2.	413	14	0	213	2	0	
		6.	23	8	0				
		23.	44	10	0				
◆ 143	James Ixworth	10.				481	12	0	
◆ 133	William Lapwing	4.				99	18	6	
◆ 135	Henry Laxfield	16.				244	9	0	
◆ 145	Hugh Lingford	12.	218	0	0	310	15	6	
		25.	116	2	6				
◆ 147	Thomas Popplewick	13.				334	2	6	
◆ 148	Giles Skipton	14.				452	6	0	
◆ 149	Thomas Taverton	26.				216	10	3	
◆ 150	Joseph Whetstone	12.	416	12	0	111	11	4	
		16.	118	3	4				
◆ 149	William Swindon	14.				534	15	4	
						819	10	0	
						11053	8	5	

LONDON, March, 1787.

62

10

SUNDRY PERSONS *Drs. to Sundry Accounts.*

For Goods shipped by their order and for their account,  
on board the *Jupiter*, James Ford, for Barbadoes,  
as  $\pounds$  Invoices dated this day.

			Pa.	Amount of Goods.			Freight and Ship's Charges			Premium of Insurance.			Commiffion.								
—Drs.—																					
118	♦	—	Andrew Andover...	72	86	4	10	0	7	12	6	18	2	6	26	6	0	916	11	0	
118	♦	—	Edward Blaxall...	76	16	2	4	8	6	23	5	0	34	2	6	49	13	10	1731	9	10
119	♦	—	Caleb Camel & Son	79	12	3	2	4	0	10	8	6	26	2	6	37	11	3	1306	6	3
119	♦	—	Ralph Hickling...	83	7	5	5	3	4	6	18	0	16	2	6	23	1	0	801	4	10
120	♦	—	J <sup>os</sup> Highworth & Son	85	23	7	2	10	0	29	15	0	50	5	0	72	3	4	2524	13	4
120	♦	—	Robert Newburn...	88	17	8	5	4	6	20	4	0	38	5	0	54	12	8	1898	6	2
121	♦	—	Tristram Shandy...	90	12	4	4	3	0	16	18	0	26	2	6	38	0	6	1325	4	0
—Crs.—																					
♦102			Merchandize .....		98	7	8	3	4												
♦102			Charges on Merch <sup>dze</sup> .....							11	5	1	0								
♦103			Infurance .....										20	9	2	6					
♦103			Commiffion.....													30	1	8	7		
																			10503	15	5

10

102 ♦

96

CHARGES ON MERCHANTIZE *Dr. to Ship Jupiter.*

For amount of Freight on Goods shipped on her outward-  
bound Voyage to Barbadoes. . . . as  $\pounds$  account. . . .

87 10 0

12

104 ♦

102

DEBENTURES *Dr. to Merchandize.*

For amount of Silk Debenture,  $\pounds$  the  
*Jupiter*, Ford. . . . .  
Printed ditto . . . ditto . . . . .  
Wrought Leather ditto . . . . .

Pa.  
D. B.

84 10 0  
56 12 6  
18 4 0

159 6 6



20	96	SHIP JUPITER <i>Dr. to Sundry Accounts.</i>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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LONDON, March, 1787.

64

22	96	SHIP JUPITER <i>Dr. to Sundry Accounts.</i>							
	103	Commiffion, for my Commiffion on £2872 16 6 being the amount of Freight at 2 $\frac{1}{2}$ Ct. ....	57	9	0				
		ditto on £1586 16 1, being the amo' of Disbursements at 2 $\frac{1}{2}$ Ct. ....	39	13	5				
	148	Henry Swindon & Son, for their half Balance of the Ship's account. ....				97	2	5	
	96	Ship Jupiter, my $\frac{1}{2}$ for my half. . . ditto. ....				556	19	0	
						556	19	0	
						1211	0	5	
	98	SUNDRY ACCOUNTS <i>Drs. to Hemp.</i>  For the following parcels fold and delivered, payable in 2 months. W.B. Pa.  Tons Cwt. Qr. 8 155 Henry Hambleton. . . 25 2 1. . . . . at £35 $\frac{1}{2}$ Ton 878 18 9 16 145 Tho. Laleham & Son. . . 20 1 2. . . . . ditto. . . 702 12 6 20 143 James Ixworth. . . . . 50 2 1. . . . . ditto. . . 1753 18 9 26 143 Katharine Kelfo. . . . . 12 3 0. . . . . ditto. . . 425 5 0  107 9 0  3760 15 0							
	99	SUNDRY ACCOUNTS <i>Drs. to Sales &amp; the Mercury.</i>  For the following Goods fold in this month, upon Commiffion. W.B. Pa.  16 160 William Harpax . . for 100 Bags Pimento, at 3 m <sup>o</sup> . . . . . 980 15 0 20 161 Jannifer & Wenham, for 100 Bales Cotton . . do. . . . . 2324 16 0 28 161 John Salkeld & Co. . for 30 Hhds. Sugar . . . 2 m <sup>o</sup> . . . . . 755 10 6  4061 1 6							

LONDON, April, 1787.

100 ♦ CASH Dr. to Sundry Accounts.

For the following Sums received in this month.

97	Ship Mercury . . . rec <sup>d</sup> for Freight, &c. on her home-ward-bound Voyage from Jamaica, viz.				
2	of Timothy Trott & Co. . . . .	56	18	6	
	Gervaise Gapper . . . . .	184	16	0	
	Wanlafs Hall . . . . .	98	10	0	
4	Frederick Wendover . . . . .	264	10	0	
	James Frith & Son . . . . .	121	4	0	
6	Willard & Co. . . . .	212	14	6	
	James Heather . . . . .	89	10	0	
10	William Fash & Co. . . . .	46	14	0	
	James Littlewood . . . . .	199	10	6	
12	Thomas Trolly . . . . .	67	14	0	
6	♦ 104 Debentures . . . . . rec <sup>d</sup> for Certificate Debenture, & the Swift . .	265	10	0	1342 1 6
	Silk . . . . . do . . & ditto . .	184	5	0	
	Irish Linen do . . & ditto . .	82	3	6	
9	♦ 101 Bills receivable . . . No. 52, Giles Roper . . . . .	100	0	0	531 18 6
	54, Wrexham & Co. . . . .	250	0	0	
	55, Willey & Co. . . . .	200	0	0	
	56, Farquhar & Co. . . . .	150	0	0	
10	27, Martinet & Co. . . . .	218	10	0	
	28, John Phipps & Son . . . . .	500	0	0	
	29, Marden & Potts . . . . .	700	0	0	
15	30, Holt & Freeman . . . . .	1000	0	0	
18	31, Masters & Co. . . . .	800	0	0	
	36, Forbes & Hill . . . . .	387	10	0	
20	32, Mabberley & Co. . . . .	550	0	0	
	35, Hope & Smith . . . . .	500	0	0	
24	39, James Williamfon . . . . .	500	0	0	
	58, Ford & Prickett . . . . .	250	0	0	
25	47, Martin Frazer . . . . .	1000	0	0	
26	40, James Williamfon . . . . .	500	0	0	
	34, M. Foster & Co. . . . .	1000	0	0	

Continued . . 8606 0 0 1874 0 0



LONDON, April, 1787.

66

	100	◆	CASH <i>Dr. to Sundry Accounts</i> .....	Brought forward.	1874	0	0
		◆ 101	Bills receivable.....continued..	8606	0	0	
26			37, Roper & Wilfon.....	500	0	0	
28			41, Thomas Uley & Sons.....	500	0	0	
29			42, James & Smith.....	250	0	0	
30			43, Thomas Piper.....	400	0	0	
			44, James Hull.....	150	0	0	
			45, Fonthill & Co.....	500	0	0	
			48, Williamfon & Co.....	1000	0	0	
			49, Jof. Wells.....	500	0	0	
					12406	0	0
27		◆ 161	Jannifer & Wenham..received in full for 25 Bales Cotton.....		866	14	0
		◆ 160	William Harpax.....received in full for 20 Bags Pimento.....		223	4	0
					15369	18	0
		◆ 100	SUNDRY ACCOUNTS <i>Drs. to Cash.</i> For the following Sums paid in this month.				
4	100	◆	Bills payable..No. 35, Hugh Drexford.....	200	0	0	
8			20, Adam Albourne.....	220	0	0	
13			12, Joseph Mayland & Son.....	500	0	0	
			21, James Alfton & Co.....	500	0	0	
			22, Henry Bleddowe & Co....	500	0	0	
			39, William Waffels.....	344	10	0	
18			13, William Rumfey.....	700	0	0	
19			24, James Chigley & Co.....	184	10	0	
			25, Henry Datchet.....	1000	0	0	
			42, William Leming & Son..	1000	0	0	
20			26, James and William Eastwick	750	0	0	
25			28, Miles Feltham & Co.....	500	0	0	
			29, Hugh Howden.....	64	2	0	
29			31, Haddington & Co.....	104	10	0	
30			32, James Hagglesworth.....	500	0	0	
					7067	12	0
8	105	◆	Houfe-Expences....paid the Houfe-Keeper's ac- count for laft month.....		52	10	0
10	142	◆	John & Tho. Harrow..paid in full to 31ft Dec. laft..		301	6	0
16	106	◆	Profit & Lofs.....paid Tim. Cocket in full for fees at the Cuft. Houfe to 31ft Dec. laft.....		34	10	6
25	148	◆	Giles Skipton.....paid in full to 31ft Dec. laft..		360	15	0
31	102	◆	Charges on Merch <sup>dre</sup> ..paid fundry Charges as $\frac{1}{2}$ Petty Cash-Book.....		18	14	0
					7835	7	6



20

SUNDRY PERSONS *Drs. to Sundry Accounts.*

For Goods shipped by their order and for their account,  
on board the Mars, Henry Styles, Master, for Granada,  
as  $\Phi$  Invoices dated this day, viz.

			Pa.	Amount of Goods.	Freight and Ship <sup>s</sup> Charges.	Premium of Insurance.	Commission.			
		<i>Drs.</i>								
121	♦	Wm. Ackton.	70	874 16 0	8 2 0	28 15 0	26 16 5	938	9	5
122	♦	Barnaby Brittle	72	452 6 4	4 6 6	14 16 6	13 17 3	485	6	7
122	♦	Ge <sup>o</sup> Beechworth	75	1214 4 6	14 18 0	40 3 0	38 7 6	1307	13	0
123	♦	R <sup>obt</sup> Risborough	76	718 10 0	9 4 0	23 4 6	22 0 10	772	19	4
124	♦	Joseph Rugden.	78	254 8 0	3 10 6	8 3 0	7 15 11	273	17	5
		<i>Crs.</i>								
	♦	102 Merchandize....		3514 4 10						
	♦	102 Charges on M <sup>dze</sup> .....			40 1 0					
	♦	103 Insurance .....				115 2 0				
	♦	103 Commission.....					108 17 11			
								3778	5	9

12

99

♦

97 SALES  $\Phi$  THE MERCURY *Dr. to Ship Mercury.*

For Freight, &c. on Goods consigned to me from Jamaica.  
(here, or in the Waste-Book, insert the particulars.)

506 2 0

20

109

♦

JOHN FROXFIELD *Dr. to Sundry Accounts.*

Bills-rec<sup>ble</sup>... for the following Bills returned to  
him with protest.

No. 7, his bill on John Smally & Co.

Due Apr. 16. ....

275 0 0

8.... ditto... on... ditto.... 16. ....

350 0 0

625 0 0

♦

102

Charges on M<sup>dze</sup> for Charges of protesting ditto. ....

14 0

625 14 0

♦

98

SUNDRY ACCOUNTS *Drs. to Hemp.*

For the following parcels sold and delivered,  
payable in 2 months. W. B. Pa.

Tons Cwt. Qrs

16

155

♦

Henry Hambleton.... 20 0 0..... at. £36  $\Phi$  Ton

720 0 0

24

145

♦

Tho. Laleham & Son. . 22 5 0..... ditto...

801 0 0

42 5 0

1521 0 0





LONDON, May, 1787.

70

100 ♦ — CASH *Dr. to Sundry Accounts.*

For the following Sums rec<sup>d</sup> in this month.

		No.						
1	♦	101	Bills rec <sup>ble</sup> . . .	50, Martin Frith . . . . .	500	0	0	
				51, Hope & Sons . . . . .	500	0	0	
7				61, Andrew Marvel . . . . .	500	0	0	
				62, Sybill & Co. . . . .	350	0	0	
9				53, Jeremiah Wheeler . . . . .	200	0	0	
15				68, L. Suet . . . . .	700	0	0	
20				64, Hardy & Co. . . . .	100	0	0	
				65, Noble & Co. . . . .	150	0	0	
23				71, Hatfield & Co. . . . .	650	0	0	
				59, Samuel Sampson . . . . .	200	0	0	
24				72, J. Huish . . . . .	742	0	0	
25				57, James Snow . . . . .	250	0	0	
28				60, William Wheble . . . . .	300	0	0	
								5142 0 0
4	♦	97	Ship Jafon, my $\frac{1}{4}$ , rec <sup>d</sup> of Strangeway & Co. my one-fourth of the Balance of her account to the 1st current . . . . .					474 15 0
6	♦	104	Debentures . . . . . rec <sup>d</sup> for the following, viz. Refined Sugar $\frac{1}{2}$ the Speedwell . . . . . Silk . . . . . ditto . . . . . Certificate . . . . . ditto . . . . .	254 16 0 34 10 0 117 14 0				
								407 0 0
20	♦	155	Henry Hambleton . . . . . rec <sup>d</sup> on account . . . . .					750 0 0
26	♦	145	Tho. Laleham & Son, rec <sup>d</sup> in full for a parcel of Hemp sold them in March last . . . . .					702 12 6
28	♦	143	James Ixworth . . . . . rec <sup>d</sup> in full for do . . . do . . . . .					1753 18 9
	♦	143	Katharine Kelfo . . . . . rec <sup>d</sup> in full for do . . . do . . . . .					425 5 0
31	♦	161	John Salkeld & Co. . . . . rec <sup>d</sup> in full for 30 H <sup>hds</sup> Sugar . . . . .					755 10 6
								10411 1 9

LONDON, May, 1787.

		100	SUNDRY ACCOUNTS <i>Drs. to Cash.</i>						
			For the following Sums paid in this month.						
1	93	♦	Funded Property . . paid for £14,000 in the 3 $\frac{1}{3}$ Ct. Consols . . . at 71 $\frac{1}{3}$ $\frac{1}{3}$ Ct. . . . .				9986	13	4
			No.						
	100	♦	Bills payable..33, William Lapwing . . . . .	65	0	0			
			34, Hugh Staveley . . . . .	100	0	0			
4			36, Hugh Drexford . . . . .	250	0	0			
			37, . . . ditto . . . . .	204	2	6			
11			38, John Enville . . . . .	500	0	0			
12			52, J. & W. Grimstone . . . . .	200	0	0			
19			40, G. Grapple & Co. . . . .	200	0	0			
			41, . . . ditto . . . . .	300	0	0			
			43, William Leming & Son . . . . .	2000	0	0			
23			45, James Alston & Co. . . . .	449	16	4			
			46, Thomas Ashburn . . . . .	104	6	0			
			47, James Chigley & Co. . . . .	356	0	0			
			56, Hendrick Wurtz . . . . .	250	0	0			
							4979	4	10
1	137	♦	Baldock & Barnet, paid in full to the 1st of Mar. last . . . . .	1100	0	0			
	138	♦	James Barking . . . paid in full to the 1st Feb. last . . . . .	240	0	0			
	138	♦	James Bilstone . . . paid him in full . . . . .	230	0	0			
2	102	♦	Charges on M <sup>dze</sup> . . . paid Freight, &c. $\frac{1}{3}$ the Mars, Capt. Styles, for Granada . . . . .	34	10	0			
31			paid sundry Charges as $\frac{1}{3}$ Petty Cash-Book . . . . .	24	10	0			
							59	0	0
4	139	♦	Joseph Blockbury, paid in full to 1st March last . . . . .	510	0	0			
	140	♦	Henry Datchet . . . paid in full to . . . ditto . . . . .	280	0	0			
	105	♦	Houle-Expences . . . paid the Houle-Keeper's ac- count for last month . . . . .	68	14	0			
6	151	♦	Giles Yealand . . . paid him in full . . . . .	350	0	0			
10	142	♦	J <sup>no</sup> & T <sup>ho</sup> . Harrow, paid in full to 1st Feb. last . . . . .	1700	0	0			
20	148	♦	Giles Skipton . . . paid in full to 1st Mar. last . . . . .	345	0	0			
	153	♦	William Elms . . . paid in full to . . . ditto . . . . .	370	0	0			
	145	♦	Hugh Lingford . . . paid in full to . . . ditto . . . . .	680	0	0			
25	147	♦	Tho. Popplewick . . . paid in full to . . . ditto . . . . .	770	0	0			
	150	♦	Joseph Whetstone, paid in full to . . . ditto . . . . .	2256	0	0			
31	105	♦	Rent & Taxes . . . paid sundry Taxes as $\frac{1}{3}$ Petty Cash-Book . . . . .	12	4	0			
							23936	16	2



## 72

57 4 0

LONDON, May, 1787.

25

SUNDRY PERSONS *Drs. to Sundry Accounts.*

For Goods shipped by their order and for their account  
on board the Mercury, William Whittle, Master, for  
Jamaica, as  $\text{\textit{\text{P}}}$  Invoices dated this day, viz.

	<i>Drs.</i>	Pa.	Amount of Goods.	Freight and Ship <sup>s</sup> Charges.	Premium of Insurance.	Commision.			
114	◆	R <sup>d</sup> Ottery & Son	254 6 0	3 16 0	8 3 0	7 16 0	274	1	0
113	◆	Henry Milden	144 17 10	2 14 6	4 11 0	4 13 9	156	17	1
115	◆	Peter Pindar	476 10 0	5 8 4	15 8 0	14 11 11	511	18	3
113	◆	Wm. Maudley	644 14 6	6 4 0	21 2 0	19 15 5	691	15	11
106	◆	Robert Ackliff	94 6 0	1 10 0	3 1 0	2 17 10	101	14	10
109	◆	John Froxfield	118 17 4	2 14 0	3 19 0	3 13 9	129	4	1
117	◆	Thomas Trolly	224 6 3	3 6 6	7 5 0	6 17 9	241	15	6
116	◆	Henry Stanwell	154 16 0	2 18 6	5 3 0	4 15 10	167	13	4
111	◆	William Hinton	754 12 2	10 15 0	25 0 0	23 5 8	813	12	10
107	◆	R <sup>d</sup> Broxford	184 10 6	3 2 6	6 7 0	5 14 10	199	14	10
111	◆	R <sup>d</sup> Hendon & Co.	117 4 0	2 8 0	3 19 0	3 12 9	127	3	9
112	◆	R <sup>i</sup> Lydcott & Co.	941 0 0	15 16 0	30 14 0	29 0 4	1016	10	4
108	◆	Hillbr <sup>d</sup> Crofshill	224 10 0	4 8 4	7 5 0	6 18 5	243	1	9
109	◆	Lemuel Gulliver	284 4 6	5 2 0	9 7 0	8 15 7	307	9	1
		<i>Crs.</i>							
	◆ 102	Merchandize	4618 15 1						
	◆ 102	Charges on M <sup>dce</sup>		70 3 8					
	◆ 103	Insurance			151 4 0				
	◆ 103	Commision				142 9 10			
							4982	12	7

25

102

◆ 97

CHARGES ON MERCHANTIZE *Dr. to Ship Mercury.*

For amount of Freight of the above Goods shipped on  
her outward-bound voyage to Jamaica.

54 10 0

LONDON, May, 1787.

74

SUNDRY ACCOUNTS *Drs. to Sundry Accounts.*

For the following Insurances made in this month.

		<i>Drs.</i>	Pa. WB	By the London Assurance Co.	By James Surewell.	$\frac{1}{2}$ per Ct. Commiffion.		
10	115	William Rumfey . . . . for Prem. on £2500, on Goods & the Squir- rel, Matty, Jamaica to London, warrant- ed to depart on or before the 1st Auguft next . . at $2\frac{1}{2}$ & Ct. . . Policy 12s. . . . and Commiffion $\frac{1}{2}$ & Ct. . . . .			63 2 0	12 10 0	75	12 0
	112	Robert Lydcott & Co. . . for Prem. on £4000 on Goods & do. . do. . at $2\frac{1}{2}$ & Ct. . . Policy 12s. . . and Commif. $\frac{1}{2}$ & Ct. . . . .		100 12 0		20 0 0	120	12 0
	94	Eftate in Jamaica . . . for Prem. on £3000 on Goods & do. . do. . at $2\frac{1}{2}$ & Ct. . . . .		75 0 0			75	0 0
	111	William Hinton . . for Prem. on £1800 on Goods & do. . do. . at $2\frac{1}{2}$ & Ct. . Pol. 12s. and Commiffion $\frac{1}{2}$ & Ct. . . . .			45 0 0	9 12 0	54	12
28	103	Infurance . . . for Prem. on £5000 on Goods & the Mercury, Whit- tle, London to Ja- maica, at 3 & Ct. . . Policy 12s. . . . .		150 12 0			150	12 0
	97	Ship Mercury. . for Prem. on £2000 on the Ship valued at this fum, London to Jamaica, at 3 & Ct. . Pol. 12s. . . . .			60 12 0		60	12 0
		<i>Crs.</i>						
	159	London Affur. Company. . .	326	4 0				
	159	James Surewell . . . . .			168 11 0			
	103	Commiffion. . . . .				42 2 0		
							537	c 0





100	◆	CASH <i>Dr. to Sundry Accounts.</i>							
		For the following Sums received in this month.							
		No.							
8	◆	101 Bills receivable, 63, Sheppard & Co.....	400	0	0				
		66, Jones & Mears.....	200	0	0				
9		73, William Horne.....	250	0	0				
15		67, Hall & Jaques.....	500	0	0				
		69, Merry & Sons.....	500	0	0				
23		70, Hart & Stagg.....	452	10	0				
26	◆	160 William Harpax, .... received in full for 100				2302	10	0	
		Bags Pimento.....				980	15	0	
28	◆	161 Jannifer & Wenham, received in full for 100							
		Bales of Cotton.....				2324	16	0	
10	◆	97 Ship Mercury..... received of Miles Pen-							
		niston, being the amount of her							
		Freight outward to Jamaica, .....				854	6	6	
30	◆	145 Tho. Laleham & Son, received in full for Hemp				801	0	0	
	◆	155 Henry Hambleton... received of him in full.				628	9	3	
						7891	16	9	
	◆	100 SUNDRY ACCOUNTS <i>Drs. to Cash.</i>							
		For the following Sums paid in this month.							
		No.							
8	100	◆ Bills payable. 59, James Chigley & Co.....	500	0	0				
9		48, John Enville.....	500	0	0				
11		49, Jean Melville.....	204	15	0				
12		53, John & Wm. Grimstone.....	300	0	0				
13		50, Etienne Frippiere.....	452	10	0				
14		54, Henry Laxfield.....	399	15	0				
16		55, Joseph Mayland & Son.....	345	6	0				
		61, Richard Fairleigh.....	500	0	0				
19		44, William Leming & Son.....	1572	14	4				
20		63, Mark Wallet.....	200	0	0				
25		64, Robert Fonthill.....	256	16	0				
28		51, Jared Wallet.....	150	0	0				
		57, Hugh Staveley.....	154	8	0				
		58, Joseph Whetstone.....	500	0	0				
		Continued.....				6036	4	4	

LONDON, June, 1787.

		♦ 100	SUNDRY ACCOUNTS <i>Drs. to Cash</i> .....	Brought over.	6036	4	4
8	97	♦	Ship Mercury... paid Captain Whittle.....		250	0	0
10	105	♦	House-Expences... paid the House-Keeper's ac- count for last month.....		44	10	0
30	106	♦	Profit and Loss... paid the 1st Clerk's Salary for $\frac{1}{2}$ a year, due this day.....	250	0	0	
			2d... ditto... ditto.....	100	0	0	
			3d... ditto... ditto.....	75	0	0	
			4th... ditto... ditto.....	50	0	0	
1	99	♦	Sales $\frac{1}{2}$ the Ann... paid Freight, Primage, &c.....		475	0	0
30	102	♦	Charges on M <sup>dze</sup> ... paid sundry Charges as $\frac{1}{2}$ Petty Cash-Book.....		492	18	5
					17	12	0
					7316	4	9
1	99	♦	SALES $\frac{1}{2}$ the Mercury <i>Dr. to Sundry Accounts</i> . For Net proceeds of the following Goods, as $\frac{1}{2}$ Accounts of Sales closed this day..... A. S. B. Pa.				
		♦ 117	Thomas Trolly... for Net proceeds of 100 Bags Ginger, and 50 Tons of Logwood... due Feb. 28.....		412	18	6
		♦ 111	William Hinton... for ditto of 100 Bags Pimento, June 30.....		802	4	2
		♦ 116	Henry Stanwell, for ditto... 30 Hhds. Sugar, May 31.....		412	6	6
		♦ 112	Rt. Lydcott & Co. for ditto... 20 Bales Cotton, June 30.....		384	6	0
		♦ 94	Estate in Jamaica for ditto... 50... ditto... 30.....		924	2	4
		♦ 105	Robert Ackliff... for ditto... 30... ditto... 30.....		606	16	6
		♦ 102	Charges on M <sup>dze</sup> ... for sundry Charges remaining unpaid.....		84	10	0
		♦ 103	Commission... for $2\frac{1}{2}$ $\frac{1}{2}$ Ct. on the amount of the Sales.....		115	10	8
					3742	14	8
30	99	♦ 102	SALES $\frac{1}{2}$ the Ann <i>Dr. to Charges on Merchandize</i> . For amount of sundry Charges remaining unpaid.....		54	10	9



30	97	SHIP MERCURY <i>Dr. to Sundry Accounts.</i>						
		For Amount of the following Tradefmen's Bills at outfit.						
	152	Thomas Arrington . . . Ship-Chandler . . . . .				24	6	6
	154	William Hubberton . . . Block-Maker . . . . .				10	4	0
	153	James Dalston . . . . . Sail-Maker . . . . .				25	10	0
	155	Henry Hambleton . . . Rope-Maker . . . . .				87	15	6
	157	William Middleham . . . Cooper . . . . .				8	16	0
	153	William Elms . . . . . Provisions . . . . .				59	10	0
	156	Joseph Hatfield . . . . . Butcher . . . . .				28	14	0
	157	James Nutley . . . . . Brewer . . . . .				12	16	0
	156	Richard Ledbury . . . . . Biscuit-Baker . . . . .				28	14	6
	158	Miles Penniston . . . . . Lights, &c. at Entry and Clearing . . . . .				32	14	0
						319	0	6

30	103	SUNDRY ACCOUNTS <i>Drs. to Commission.</i>						
		For $\frac{1}{2}$ % Ct. Commission on the following Sums paid and received.						
			Sums paid.	Sums received.	Pa. of A.C.B.	Total Amount.		
106		Robert Ackliff . . . . .		184 7 0			0	18 5
121		William Ackton . . . . .		300 0 0			1	10 0
118		Andrew Andover . . . . .		500 0 0			2	10 0
107		Ephraim Ascott . . . . .		652 10 0			3	5 3
122		Barnaby Brittle . . . . .		818 10 0			4	1 10
122		George Beechworth . . . . .		200 0 0			1	0 0
118		Edward Blaxall . . . . .	150 0 0	750 0 0		900 0 0	4	10 0
107		Richard Broxford . . . . .		500 0 0			2	10 0
108		Bernard Castle . . . . .		150 0 0			0	15 0
119		Caleb Camel & Son . . . . .		485 0 0			2	8 6
108		Hillbrand Crofshill . . . . .		1030 0 0			5	3 0
124		Hugh Drexford . . . . .	1082 15 6	1250 0 0		2332 15 6	11	13 3
125		John Enville . . . . .	2000 0 0	2397 8 5		4397 8 5	21	19 8
125		Wm. Exham & Co. . . . .	400 0 0	1614 16 0		2014 16 0	10	1 5
126		Robert Fonthill . . . . .	601 6 0	1351 6 0		1952 12 0	9	15 6
109		John Froxfield . . . . .		625 0 0			3	2 6
		Continued . . . . .					85	4 4

30	103	SUNDRY ACCOUNTS <i>Drs. to Commission.</i>	Brought over				85	4	4
			Paid.	Received.	Pa.	Total.			
109	◆	Lemuel Gulliver . . .	150 0 0	1169 15 1	1319 15 1	6 11 11			
126	◆	Gusta <sup>s</sup> Grapple & Co. 1307 5 0	3409 14 3	4716 19 3	23 11 8				
110	◆	W <sup>m</sup> & Ja <sup>s</sup> Haybridge . . .	800 0 0		4 0 0				
111	◆	Rich. Hendon & Co. . . . .	500 0 0		2 10 0				
119	◆	Ralph Hickling . . . . .	400 0 0		2 0 0				
120	◆	Jof. Highworth & Son . . . . .	1106 5 0		5 10 7				
111	◆	William Hinton . . . . .	350 0 0	219	1 15 0				
112	◆	John Ingleby . . . . .	156 5 0	1200 0 0	1356 5 0	6 15 7			
123	◆	James Lingley . . . . .	400 0 0		2 0 0				
112	◆	Robert Lydcott & Co. . . . .	369 18 11		1 16 11				
113	◆	William Maudley . . . . .	450 0 0		2 5 0				
113	◆	Henry Milden . . . . .	387 10 0		1 18 9				
120	◆	Robert Newburn . . . . .	1500 0 0		7 10 0				
114	◆	William Nostley . . . . .	300 0 0		1 10 0				
114	◆	Richard Ottery & Son . . . . .	1000 0 0		5 0 0				
115	◆	Peter Pindar . . . . .	500 0 0		2 10 0				
123	◆	Robert Risborough . . . . .	500 0 0		2 10 0				
124	◆	Joseph Rugden . . . . .	2000 0 0		10 0 0				
121	◆	Trifram Shandy . . . . .	500 0 0		2 10 0				
116	◆	Wm. Southwick & Co. . . . .	1000 0 0		5 0 0				
116	◆	Henry Stanwell . . . . .	800 0 0		4 0 0				
117	◆	Thomas Trolly . . . . .	1350 0 0		6 15 0				
117	◆	John Uley . . . . .	750 0 0		3 15 0				
						196 19 9			
30	104	INTEREST <i>Dr. to Sundry Accounts.</i>			Pa. A.C.B.				
	◆ 118	Edward Blaxall . . . for Interest on his account to this date . . . . .				2 14 0			
	◆ 109	Lemuel Gulliver . . . for ditto . . . ditto . . . . .				16 12 4			
						19 6 4			

30

SUNDRY ACCOUNTS *Drs. to Sundry Accounts.*

For Postage of Letters and Interest due on their respective accounts to this date.

		Postage of Letters.	Pa. A.C.B.	Interest.			
<i>Drs.</i>							
94	♦	Farm in Essex.....		68 18 1	68	18	1
95	♦	House on Epping-Forest.....		26 13 8	26	13	8
96	♦	Ship Jupiter, my half.....		31 15 2	31	15	2
97	♦	Ship Jason, my one-fourth.....		23 5 2	23	5	2
97	♦	Ship Mercury.....		39 15 0	39	15	0
94	♦	Estate in Jamaica.....	0 14 0	212 10 0	213	4 0	0
106	♦	Robert Ackliff.....	0 6 6	2 1 0	2	7 6	0
121	♦	William Ackton.....	0 8 0	3 4 3	3	12 3	0
118	♦	Andrew Andover.....	0 7 6	1 4 0	1	11 6	0
107	♦	Ephraim Ascott.....	0 12 6	4 8 0	5	0 6	0
122	♦	Barnaby Brittle.....	0 14 2	5 12 6	6	6 8	0
122	♦	George Beechworth.....	0 4 0	1 6 0	1	10 0	0
118	♦	Edward Blaxall.....	0 5 6		0	5 6	0
107	♦	Richard Broxford.....	0 8 0	0 12 6	1	0 6	0
108	♦	Bernard Castle.....	0 4 4	2 4 0	2	8 4	0
119	♦	Caleb Camel & Son.....	0 6 6		0	6 6	0
108	♦	Hillbrand Crosshill.....	0 12 6	4 12 4	5	4 10	0
124	♦	Hugh Drexford.....	0 18 6		0	18 6	0
125	♦	John Enville.....	1 4 0		1	4 0	0
125	♦	William Exham & Co.....	0 16 4	10 14 0	11	10 4	0
126	♦	Robert Fonthill.....	0 18 0	6 10 3	7	8 3	0
109	♦	John Froxfield.....	0 8 0	1 14 0	2	2 0	0
109	♦	Lemuel Gulliver.....	0 14 6		0	14 6	0
126	♦	Gustavus Grapple & Co.....	1 6 6	14 12 8	15	19 2	0
110	♦	William & James Haybridge.....	0 4 6	6 18 0	7	2 6	0
110	♦	Thomas Helmston.....	0 3 0		0	3 0	0
111	♦	Richard Hendon & Co.....	0 5 4	4 6 6	4	11 10	0
119	♦	Ralph Hickling.....	0 4 2	2 15 0	2	19 2	0
120	♦	Joseph Highworth & Son.....	0 12 6	1 14 6	2	7 0	0
Continued...		12 18 10	477 6 7	490 5 5			



LONDON, *June*, 1787.30 SUNDRY ACCOUNTS *Drs. to Sundry Accounts.*

		Postage.	Pa.	Interest.			
	<i>Drs.</i> —Continued from the other side	12 18 10	....	477 6 7	490	5	5
111 ♦	William Hinton.....	0 10 6	219	6 12 10	7	3	4
112 ♦	John Ingleby.....	0 5 0	....	2 12 0	217	0	0
123 ♦	James Lingley.....	0 2 6	....	1 17 6	2	0	0
112 ♦	Robert Lydcott & Co.....	0 14 2	....	8 14 3	9	8	5
113 ♦	William Maudley.....	0 5 0	....	....	0	5	0
113 ♦	Henry Milden.....	0 7 6	....	1 12 4	119	10	0
120 ♦	Robert Newburn.....	0 10 4	....	5 14 0	6	4	4
114 ♦	William Nottley.....	0 3 6	....	1 2 0	1	5	6
114 ♦	Richard Ottery & Son.....	0 5 0	....	3 12 6	317	6	0
115 ♦	Peter Pindar.....	0 3 10	....	0 18 4	1	2	2
115 ♦	William Rumsey.....	0 4 0	....	15 4 0	15	8	0
123 ♦	Robert Risborough.....	0 4 6	....	3 6 0	310	6	0
124 ♦	Joseph Rugden.....	0 5 0	....	8 10 6	815	6	0
121 ♦	Tristram Shandy.....	0 7 4	....	1 2 0	1	9	4
116 ♦	William Southwick & Co.....	0 4 6	....	4 18 6	5	3	0
116 ♦	Henry Stanwell.....	0 12 0	....	5 2 0	514	0	0
117 ♦	Thomas Trolly.....	0 8 6	....	....	0	8	6
117 ♦	John Uley.....	0 4 4	....	2 14 0	218	4	0
	<i>Crs.</i>						
♦ 102	Charges on Merchandize.....	18 16 4					
♦ 104	Interest.....			550 19 4			
					569	15	8

30 106 ♦ PROFIT & LOSS *Dr. to Sundry Accounts.*

For balancing the following Accounts to this date.

♦ 105	Rent and Taxes.....	78	0	0
♦ 105	House-Expences.....	270	9	0
♦ 162	Henry Smallwell.....	0	0	2
		348	9	2

LONDON, *June*, 1787.

82

30	106	SUNDRY ACCOUNTS <i>Drs. to Profit &amp; Loss.</i>			
		For Gain on the following Accounts to this date.			
98		Hemp.....	709	0	8
103		Insurance.....	5	7	0
103		Commission.....	1727	16	1
104		Interest.....	1666	7	0
96		Ship Jupiter, my half.....	449	13	10
97		Ship Jason, my one-fourth.....	381	5	10
97		Ship Mercury.....	1552	12	6
			6492	2	11
30	106	93 PROFIT & LOSS <i>Dr. to Stock.</i>			
		For Balance of the former Account, being the whole amount of my gain for the last six months.....	5613	3	3

HAVING now paved the way to a general balance, it may not be improper to remark here, how easy it would have been to have enlarged the size of this volume, by selecting a greater number of precedents, and perplexing the reader with a variety of difficult cases, which never can, or, at least, never ought to be introduced into business, in that puzzling form in which they appear in some treatises on this subject. But I conceive the present System of Book-Keeping derives much of its merit from being cleared of such rubbish, and in retaining no more examples than were necessary to explain the principles and preserve a chain of connexion through the whole. By this means the art is rendered as simple as possible, the principles soon become familiar, and their application to every occurrence in trade, attended with the least trouble imaginable.

30 162 > 162 BALANCE *Dr. to Sundry Accounts.*

For closing all those Accounts that balance in my favour,  
and, *vice versa*, for opening them anew.

93	93	Funded-Property .....	15986	13	4
94	94	Estate in Jamaica .....	8114	1	8
94	94	Farm in Essex .....	2670	13	1
95	95	House on Epping-Forest .....	1102	18	8
95	95	Household-Furniture .....	750	0	0
96	96	Ship Jupiter, my half .....	1500	0	0
97	97	Ship Jason, my one-fourth .....	1000	0	0
97	97	Ship Mercury .....	2000	0	0
98	98	Adventure to Jamaica, in Co. with William Maudley, my half ..	442	5	7
101	101	Cash .....	2116	16	6
101	101	Bills receivable .....	2050	0	0
104	104	Debentures .....	309	10	6
106	106	Robert Ackliff .....	161	11	0
107	107	Ephraim Ascott .....	609	9	9
107	107	Richard Broxford .....	691	18	10
108	108	Bernard Castle .....	668	2	7
108	108	Hillbrand Crofshill .....	1653	19	4
109	109	John Froxfield .....	514	12	7
109	109	Lemuel Gulliver .....	431	0	10
110	110	William & James Haybridge .....	322	16	2
110	110	Thomas Helmston .....	378	19	3
111	111	Richard Hendon & Co. ....	552	18	3
111	111	William Hinton .....	234	14	4
112	112	John Ingleby .....	672	19	7
112	112	Robert Lydcott & Co. ....	787	13	3
113	113	Henry Milden .....	285	0	2
113	113	William Maudley .....	686	11	5

Continued ... 46695 6 8



LONDON, *June*, 1787.

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30	162	162	BALANCE <i>Dr. to Sundry Accounts.</i>	Continued..	46695	6	8
114	114	114	William Nostley.....		17	14	0
114	114	114	Richard Ottery & Son.....		835	1	9
115	115	115	Peter Pindar.....		438	11	7
115	115	115	William Rumsey.....		900	10	0
116	116	116	William Southwick & Co.....		426	3	2
116	116	116	Henry Stanwell.....		334	1	4
117	117	117	Thomas Trolly.....		475	5	5
117	117	117	John Uley.....		368	9	8
118	118	118	Andrew Andover.....		484	12	6
118	118	118	Edward Blaxall.....		1190	5	4
119	119	119	Caleb Camel & Son.....		859	1	3
119	119	119	Ralph Hickling.....		766	4	0
120	120	120	Joseph Highworth & Son.....		1676	5	11
120	120	120	Robert Newburn.....		1412	0	6
121	121	121	Tristram Shandy.....		1029	3	4
121	121	121	William Ackton.....		897	18	8
122	122	122	Barnaby Brittle.....		431	13	7
122	122	122	George Beechworth.....		1310	3	0
123	123	123	Robert Risborough.....		778	19	10
124	124	124	Joseph Rugden.....		136	18	11
127	127	127	Thomas Bilby.....		73	11	0
128	128	128	Miles Feltham & Co.....		40	8	0
128	128	128	James Hagglesworth.....		7	14	0
129	129	129	William Wareham.....		135	19	0
					61722	2	5

30 162 162 SUNDRY ACCOUNTS *Drs. to Balance.*

For closing all Accounts wherein the balances are against me, and, *vice versa*, for opening them anew.

100	100	Bills payable.....	900	0	0
102	102	Charges on Merchandize.....	116	9	10
123	123	James Lingley.....	186	0	0
124	124	Hugh Drexford.....	154	12	9
125	125	John Enville.....	349	4	9
125	125	William Exham & Co.....	47	14	3
126	126	Robert Fonthill.....	131	11	3
126	126	Gustavus Grapple & Co.....	318	8	5
130	130	Adam Albourne.....	692	11	6
130	130	Joseph Pangburn.....	678	11	0
131	131	Thomas Ashburn.....	671	1	0
131	131	Richard Fairleigh.....	618	10	4
132	132	Hugh Howden.....	457	0	7
132	132	Benjamin Hopeton.....	367	8	0
133	133	William Lapwing.....	244	9	0
133	133	Joseph Mayland & Son.....	652	9	0
134	134	Joseph Caulham.....	424	7	2
135	135	Henry Laxfield.....	435	2	6
135	135	James Chigley & Co.....	899	6	0
136	136	John & William Grimstone.....	1493	3	0
136	136	Haddington & Hadley.....	411	6	0
137	137	Abberford & Ackley.....	482	12	0
137	137	Baldock & Barnet.....	1568	2	6
138	138	James Barking.....	1070	4	6
139	139	Henry Bleddowe & Co.....	440	11	3
139	139	Joseph Blockbury.....	461	18	6
140	140	Henry Datchet.....	1120	3	0
140	140	James & William Eastwick.....	813	14	0
141	141	Thomas Elland.....	327	19	6
141	141	Richard & Thomas Fairfield.....	241	14	8

Continued... 16776 6 3

30	162	162	SUNDRY ACCOUNTS <i>Drs. to Balance. . . Continued . . .</i>	16776	6	3
142	142	Henry Hythe. . . . .	99	5	6	
142	142	John & Thomas Harrow. . . . .	1243	13	6	
143	143	James Ixworth. . . . .	164	2	0	
144	144	William Kibworth. . . . .	257	4	3	
145	145	Thomas Laleham & Son. . . . .	193	0	4	
145	145	Hugh Lingford. . . . .	334	2	6	
146	146	Joseph Newenden. . . . .	209	8	0	
146	146	William Offsett. . . . .	218	14	0	
147	147	Thomas Popplewick. . . . .	452	6	0	
147	147	Henry Ringwood. . . . .	138	12	0	
148	148	Giles Skipton. . . . .	216	10	9	
148	148	Henry Swindon & Son. . . . .	556	19	0	
149	149	William Swindon. . . . .	1803	10	0	
149	149	Thomas Taverton. . . . .	198	5	4	
150	150	Joseph Whetstone. . . . .	1024	5	4	
150	150	Henry Wingrove. . . . .	44	2	4	
151	151	Abingdon & Thomafon. . . . .	187	5	0	
152	152	Thomas Arrington. . . . .	52	10	6	
152	152	Jeffery Bentham. . . . .	10	15	0	
153	153	James Dalston. . . . .	43	16	6	
153	153	William Elms. . . . .	430	15	0	
154	154	William Hubberston. . . . .	18	8	4	
154	154	Richard Holliwell. . . . .	6	10	0	
155	155	Henry Hickley. . . . .	4	10	6	
156	156	Joseph Hatfield. . . . .	49	8	0	
156	156	Richard Ledbury. . . . .	47	1	0	
157	157	William Middleham. . . . .	29	0	0	
157	157	James Nutley. . . . .	20	13	0	
158	158	Miles Pennifton. . . . .	61	9	0	
158	158	Richard Redbrook. . . . .	6	4	3	
159	159	London-Assurance-Company. . . . .	842	6	0	
159	159	James Surewell. . . . .	1155	2	0	
93	93	Stock. . . . .	34826	1	3	
			61722	2	5	



## R E M A R K S.

HAVING brought the Journal to that close which constitutes a general balance of every account in the Ledger, a few remarks will now be necessary.

All the Journal entries, till we arrive at page 78, being merely a continuation of the monthly transactions, which have been fully explained in the remarks on the month of January, nothing now remains but to illustrate the plan that has been adopted for closing a Set of Books.

The first step to be pursued in preparing for a general balance, is to draw out and transmit all foreign accounts, and to examine and check those at home, whenever an opportunity offers. In pursuance of this plan it will appear, that the remainder of the entries in the month of June, are taken chiefly from the Account-Current-Book, and the Interest Accounts depending on those accounts, which may be either joined with them in the Account-Current-Book, or kept in a separate book for that purpose.

It should here be observed, that I have charged interest on all property, both real and personal, except Funded-Property and Household-Furniture. The interest on the former being always received at stated periods, is carried to the credit of the Interest Account when it is first entered in the Cash-Book; and the latter being necessities, which are rather decreasing than increasing in value, can only be considered as a sinking fund. But in general, before a Merchant estimates his profits, he should always charge interest on every account respectively; otherwise he will imagine his profits on particular articles, to be greater than they really are: and it will be a constant lesson to him, to hold no property, if he can avoid it, that will not afford him, at least, a substantial interest for his money.

The method observed in adjusting the several balances, is so clear from the face of the balance-list itself, that little or no explanation is required. I know it has been customary to repeat the balance-list on opening the new accounts; but the method here adopted, of placing double pages against every line, and making double postings from each of them, by placing small open diamonds between them at the first posting, and filling them up with ink at the second, must surely be considered as an improvement; since it is equally expressive of its uses, and is performed in half the space, and nearly with one half the trouble.

T H E

THE  
LEDGER,

MARKED

*B.*

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93	Dr.	STOCK.					Cr.				
1787.						1787.					
Jan. . . 1.	To Sundry Accounts	37	28285	1	6	Jan. . . 1.	By Sundry Accounts	34	57497	19	6
June 30.	To Balance . . . . .	86	34826	1	3	June 30.	By Profit & Loss . . .	82	5613	3	3
			63111	2	9				63111	2	9
	Dr.	FUNDED-PROPERTY.					Cr.				
1787.						1787.					
Jan. . . 1.	To Stock . . . . .	34	6000	0	0	June 30.	By Balance . . . . .	83	15986	13	4
May. . . 1.	To Cash . . . . .	71	9986	13	4						
			15986	13	4						

Dr.

## ESTATE IN JAMAICA.

Cr. 94

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	33	8750	0 0 0	Jan. . . 1.	By Sales of the Mercury	77	924	2 4
May 10.	To Sundry Accounts,				June 30.	By Balance . . . . .	83	8114	1 8
	Insurance . . . . .	74	75	0 0					
June 30.	To ditto..Interest. . . .	80	213	4 0					
			9038	4 0				9038	4 0

Dr.

## FARM IN ESSEX.

Cr.

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	33	2756	5 0	Feb. . . 2.	By Cash . . . . .	51	154	10 0
June 30.	To Sundry Accounts, Interest . . . . .	80	68	18 1	June 30.	By Balance . . . . .	83	2670	13 1
			2825	3 1				2825	3 1



*Dr.*

## HOUSE ON EPPING-FOREST.

*Cr.*

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	33	1050	0 0	June 30.	By Balance . . . . .	83	1102	18 8
March 1.	To Cash . . . . .	58	26	5 0					
June 30.	To Sundry Accounts, Interest . . . . .	80	26	13 8					
			1102	18 8					

*Dr.*

## HOUSEHOLD-FURNITURE.

*Cr.*

1787.				1787.							
Jan. . . 1.	To Stock . . . . .	33	750	0	0	June 30.	By Balance . . . . .	83	750	0	0

Dr.		SHIP JUPITER.				Cr.		96	
1787.						1787.			
Jan. . . 1.	To Stock . . . . .	33	907	15	0	Jan. . . 4.	By Cash . . . . .	38	330 19 0
March 4.	To Cash . . . . .	58	250	0	0	Feb. . . 2.	By ditto . . . . .	51	2454 7 6
20.	To Sundry Accounts.	63	429	1	1	Mar. 10.	By Charges M <sup>dze</sup> . . . . .	62	87 10 0
21.	To ditto . . . . .	63	75	0	0				
22.	To ditto . . . . .	64	1211	0	5				
			2872	16	6			2872	16 6

Dr.		SHIP JUPITER, my Half.				Cr.			
1787.						1787.			
Jan. . . 1.	To Stock . . . . .	33	1575	10	0	Mar. 22.	By Ship Jupiter . . . . .	64	556 19 0
June 30.	To Sundry Accounts.					June 30.	By Balance . . . . .	83	1500 0 0
	Interest . . . . .	80	31	15	2				
	To Profit & Lofs . . . . .	82	449	13	10				
			2056	19	0			2056	19 0

97	Dr.	SHIP MERCURY.										Cr.
1787.												
Jan. . . 1.	To Stock . . . . .	33	2535	0	0	1787.	April. =	By Cash . . . . .	65	1342	1	6
May 28.	To Sundry Accounts,							By Sales <del>of</del> the Mercury	68	506	2	0
	Insurance . . . . .	74	60	12	0	May 25.		By Charges Merch <sup>dze</sup> . .	73	54	10	0
June . . 8.	To Cash . . . . .	77	250	0	0	June 10.		By Cash . . . . .	76	854	6	6
30.	To Sundry Accounts . .	78	319	0	6	30.		By Balance . . . . .	83	2000	0	0
=	To ditto . . . . Interest.	80	39	15	0							
=	To Profit & Loss . . . .	82	1552	12	6							
			4757	0	0					4757	0	0

	Dr.	SHIP JASON, my One-Fourth.										Cr.
1787.												
Jan. . . 1.	To Stock . . . . .	33	1070	4	0	1787.	May . . 4.	By Cash . . . . .	70	474	15	0
June 30.	To Sundry Accounts,					June 30.		By Balance . . . . .	83	1000	0	0
	Interest . . . . .	80	23	5	2							
=	To Profit & Loss . . . .	82	381	5	10							
			1474	15	0					1474	15	0





99	Dr.	SALES per the ANN.				Cr.					
1787.		1787.									
Jan. 12.	To Cash.....	39	1182	4	0	Jan. 12.	By Sundry Accounts..	45	5222	8	6
31.	To Sundry Accounts..	44	3350	8	4						
Feb. 20.	To Cash.....	53	442	10	0						
June 1.	To ditto.....	77	492	18	5						
30.	To Charges Merch <sup>dze</sup> ..	79	54	10	9						
			5222	8	6						

Dr.		SALES per the MERCURY.				Cr.					
1787.						1787.					
Jan. . . 2.	To Cash.....	39	254	6	0	Jan. . . 2.	By Sundry Accounts.	45	560	6	2
Feb. . 28.	To ditto.....	53	118	5	0	Mar. . . 2.	By ditto.....	64	4061	1	6
Apr. . 12.	To Ship Mercury....	68	506	2	0						
June. . 1.	To Sundry Accounts.	77	3742	14	8						
			4621	7	8				4621	7	8

Dr.		CASH.						Cr.		100
1787.										
Jan... 1.	To Stock.....	34	2411	10	0	Jan... 1.	By Sundry Accounts.	39	6182	16 3
"	To Sundry Accounts.	38	9007	9	11	Feb... 1.	By ditto.....	53	8204	18 4
Feb... :	To ditto.....	51	8642	19	6	Mar... :	By ditto.....	59	10070	1 2
Mar... :	To ditto.....	58	11928	4	9	Apr... :	By ditto.....	66	7835	7 6
Apr... :	To ditto.....	66	15369	18	0	May... :	By ditto.....	71	23936	16 2
May... :	To ditto.....	70	10411	1	9	June... :	By ditto.....	77	7316	4 9
June... :	To ditto.....	76	7891	16	9	30	By Balance.....	83	2116	16 6
			65663	0	8				65663	0 8

Dr.		BILLS PAYABLE.						Cr.		
1787.										
Jan... :	To Cash.....	39	2663	5	6	Jan... 1.	By Stock.....	37	2663	5 6
Feb... :	To ditto.....	52	2569	17	0	"	By Sundry Accounts.	41	9565	3 8
Mar... :	To ditto.....	59	7065	19	8	Feb... :	By ditto.....	55	5758	15 0
Apr... :	To ditto.....	66	7067	12	0	Mar... :	By ditto.....	60	7481	9 2
May... :	To ditto.....	71	4979	4	10	Apr... :	By ditto.....	67	3456	14 0
June... :	To ditto.....	76	6036	4	4	May... :	By ditto.....	72	2356	16 0
3 0.	To Balance.....	85	900	0	0					
			31282	3	4				31282	3 4



Dr.

## BILLS RECEIVABLE.

Cr.

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	34	6614	10 0	Jan. . . 2	By Cash . . . . .	38	5180	0 0
"	To Sundry Accounts .	40	3819	16 0	31.	By William Swindon .	39	250	0 0
Feb. . . 2	To ditto . . . . .	54	16864	15 0	Feb. . . 2	By Cash . . . . .	51	4379	6 0
Mar. . . 2	To ditto . . . . .	60	1900	0 0	Mar. . . 2	By ditto . . . . .	58	4408	15 0
Apr. . . 2	To ditto . . . . .	67	5244	10 0	Apr. . . 2	By ditto . . . . .	66	12406	0 0
May. . . 2	To ditto . . . . .	72	2300	0 0	20.	By John Froxfield . .	68	625	0 0
					May. . . 2	By Cash . . . . .	70	5142	0 0
					June . . 2	By ditto . . . . .	76	2302	10 0
					30.	By Balance . . . . .	83	2050	0 0
			36743	11 0				36743	11 0

Dr.

## BILLS RECEIVABLE, Private Account.

Cr.

1787.					1787.				
Jan. . 31.	To Bills payable . . .	41	800	0 0	Feb. . . 2.	By Cash . . . . .	51	800	0 0



103	Dr.	INSURANCE.				Cr.					
1787.					1787.						
Jan. . 31.	To Sundry Accounts. . . . .	44	466	4	0	Jan. . 31.	By Sundry Accounts. . . . .	43	470	4	6
Mar. 21.	To ditto . . . . .	63	208	12	0	Mar. 10.	By ditto . . . . .	62	209	2	6
Apr. 21.	To ditto . . . . .	69	114	18	0	Apr. 20.	By ditto . . . . .	68	115	2	0
May 28.	To ditto . . . . .	74	150	12	0	May 25.	By ditto . . . . .	73	151	4	0
June 30.	To Profit & Loss. . . . .	82	5	7	0						
			945	13	0				945	13	0

Dr.				COMMISSION.				Cr.			
1787.				1787.				1787.			
June 30.	To Profit & Lofs . . . .	82	1727 16 1	Jan. 31.	By Sundry Accounts . .	43	443 3 9				
					= By ditto . . . . .	44	30 0 0				
					= By Sales & the Ann . .	44	130 11 2				
				Feb. . .	= By Sundry Accounts . .	57	84 10 0				
				Mar. 10.	By ditto . . . . .	62	301 8 7				
					21. By ditto . . . . .	63	15 0 0				
					22. By ditto . . . . .	64	97 2 5				
				Apr. 20.	By ditto . . . . .	68	108 17 11				
					= By ditto . . . . .	69	20 0 0				
				May 25.	By ditto . . . . .	73	142 9 10				
					= By ditto . . . . .	74	42 2 0				
				June . 1.	By ditto . . . . .	77	115 10 8				
				30.	By ditto . . . . .	79	196 19 9				
							1727 16 1				





105	Dr.	RENT & TAXES.					Cr.		
1787.						1787.			
Feb. 28.	To Cash.....	53	10	14	o	June 30.	By Profit & Loss.....	81	78 o o
Mar. 2.	To ditto.....	59	55	2	o				
May 31.	To ditto.....	71	12	4	o				
			78	o	o				

Dr.		HOUSE-EXPENCES.				Cr.			
1787.						1787.			
Feb. . 6.	To Cash.....	52	56	10	o	June 30.	By Profit & Loss.....	81	270 9 o
Mar. . 2.	To ditto.....	58	48	5	o				
April. 8.	To ditto.....	66	52	10	o				
May. . 4.	To ditto.....	71	68	14	o				
June 10.	To ditto.....	77	44	10	o				
			270	9	o				





*Dr.*

EPHRAIM ASCOTT, Jamaica.

*Cr.*

1787.						1787.					
Jan. . . 1.	To Stock . . . . .	33	570	0	0	Feb. . 10.	By Bills receivable . . .	53	452	10	0
31.	To Sundry Accounts, for Goods & the Speedwell . . . . .	43	583	14	0	Mar. . . 4.	By Cash . . . . .	58	100	0	0
June. 30.	To Commission . . . . .	78	3	5	3	June 30.	By Balance . . . . .	83	609	9	9
	To Sundry Accounts . .	80	5	0	6						
			1161	19	9				1161	19	9

*Dr.*

RICHARD BROXFORD, Jamaica.

*Cr.*

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	33	74	10 0	May.. 8.	By Bills receivable . . .	72	500	0 0
31.	To Sundry Accounts, for Goods & the Speedwell . . . . .	43	914	3 6	June 30.	By Balance . . . . .	83	691	18 10
May 25.	To ditto & Mercury . .	73	199	14 10					
June 30.	To Commission . . . . .	78	2	10 0					
=	To Sundry Accounts . .	80	1	0 6					
			1191	18 10				1191	18 10

Dr.		BERNARD CASTLE, Jamaica.						Cr.		108
1787.										
Jan. . . 1.	To Stock . . . . .	33	156	5	0	1787.	Feb. . 25.	By Bills receivable . . .	54	150 0 0
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	658	14	3	June 30.	By Balance . . . . .	83	668	2 7
June 30.	To Commission . . . . .	78	0	15	0					
"	To Sundry Accounts . . .	80	2	8	4					
			818	2	7				818	2 7

Dr.		HILLBRAND CROSSHILL, Jamaica.						Cr.		
1787.						1787.				
Jan. . . 1.	To Stock . . . . .	33	905	1	0	Jan. . 15.	By Bills receivable . . .	40	830	0 0
31.	To Sundry Accounts, for Goods & the Speedwell . . . . .	43	1525	8	9	Feb. . 15.	By ditto . . . . .	53	200	0 0
May 25.	To ditto & the Mercury	73	243	1	9	June 30.	By Balance . . . . .	83	1653	19 4
June 30.	To Commission . . . . .	78	5	3	0					
"	To Sundry Accounts . . .	80	5	4	10					
			2683	19	4				2683	19 4

109	Dr.	JOHN FROXFIELD, Jamaica.					Cr.
1787.						1787.	
Jan. . . 1.	To Stock . . . . .	33	85	5	0	Jan. . 11.	By Bills receivable . . . 40 625 0 0
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	294	5	0	June 30.	By Balance . . . . . 83 514 12 7
Apr. 20.	To Sundry Accounts..	68	625	14	0		
May 25.	To ditto Goods & the Mercury . . . . .	73	129	4	1		
June 30.	To Commiffion . . . . .	78	3	2	6		
=	To Sundry Accounts..	80	2	2	0		
			1139	12	7		1139 12 7

Dr.		LEMUEL GULLIVER, Jamaica.					Cr.				
1787.							1787.				
Jan. . . 1.	To Stock . . . . .	33	63	4	0	Jan. . 18.	By Cash . . . . .	38	1169	15	1
8.	To Cash . . . . .	39	150	0	0	June 30.	By Interest . . . . .	79	16	12	4
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	1089	8	9	=	By Balance . . . . .	83	431	0	10
May 25.	To ditto & the Mercury	73	307	9	1						
June 30.	To Commission . . . . .	79	6	11	11						
=	To Sundry Accounts . .	80	0	14	6						
		<hr/>							<hr/>		
		1617 8 3							1617 8 3		





Dr. RICHARD HENDON & Co. Jamaica. Cr.											
1787.					1787.						
Jan. 1.	To Stock . . . . .	33	45	15	0	Feb. 28.	By Bills receivable . . .	54	500	0	0
31.	To Sundry Accounts, for Goods & the Speedwell . . . . .	43	466	17	8	June 30.	By Balance . . . . .	83	552	18	3
May 25.	To ditto & the Mercury	73	127	3	9						
June 30.	To Commission . . . . .	79	210	0	0						
=	To Sundry Accounts . .	80	411	10	0						
			1052	18	3				1052	18	3

Dr.				WILLIAM HINTON, Jamaica.				Cr.			
1787.				1787.				1787.			
Jan. . . 1.	To Stock . . . . .	34	1264	5	0	Jan. . . 5.	By Bills receivable . . .	40	350	0	0
31.	To Sundry Accounts, for Goods & the Speedwell . . . . .	43	873	13	4	31.	By Sales & the Ann. . .	44	1748	15	0
=	To ditto..Infurance . .	44	120	12	0	June . 1.	By Sales & the Mercury	77	802	4	2
May 25.	To ditto Goods & the Mercury . . . . .	73	813	12	10	30.	By Balance . . . . .	83	234	14	4
=	To ditto . . Infurance .	74	54	12	0						
June 30.	To Commiffion . . . . .	79	115	0	0						
=	To Sundry Accounts . .	81	7	3	4						
			3135	13	6				3135	13	6

Dr.		JOHN INGLEBY, Jamaica.						Cr.		112
1787.										
Jan. . . 1.	To Stock . . . . .	34	754	8	0	1787.	Feb. . 16.	By Bills receivable . . .	53	1200 0 0
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	952	14	0	June 30.	By Balance . . . . .	83	672	19 7
Mar. 15.	To Cash . . . . .	59	156	5	0					
June 30.	To Commission . . . . .	79	6	15	7					
"	To Sundry Accounts . . .	81	2	17	0					
			1872	19	7				1872	19 7

Dr.		ROBERT LYDCOTT & Co. Jamaica.						Cr.					
1787.								1787.					
Jan. . . 1.	To Stock . . . . .	34	153	1	6	0	Jan. . 12.	By Cash . . . . .	38	369	18	11	
31.	To Sundry Accounts, for Goods & the Speedwell . . . . .	43	272	14	8		31.	By Sales & the Ann. . .	44	1471	2	2	
=	To ditto . . . Insurance .	44	60	12	0		June . 1.	By ditto & the Mercury	77	384	6	0	
May 25.	To ditto & the Mercury	73	1016	10	4		30.	By Balance . . . . .	83	787	13	3	
=	To ditto . . . Insurance .	74	120	12	0								
June 30.	To Commission . . . . .	79	1	16	11								
=	To Sundry Accounts . .	81	9	8	5								
		3013 0 4						3013 0 4					



113	Dr.	HENRY MILDEN, Jamaica.				Cr.				
1787.					1787.					
Jan. . . 1.	To Stock . . . . .	34	25	0	0	Feb. . 20. By Bills receivable . . .	54	387	10	0
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	26	14	6	June 30. By Balance . . . . .	83	285	0	2
May 25.	To ditto & the Mercury	73	15	6	17					
June 30.	To Commiffion . . . . .	79	1	18	9					
=	To Sundry Accounts . .	81	1	19	10					
			67	2	10			67	2	10

Dr.		WILLIAM MAUDLEY, Jamaica.				Cr.					
1787.						1787.					
Jan. 31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	44	2	5	6	May 6. By Bills receivable . . .	72	450	0	0
May 25.	To ditto & the Mercury	73	69	1	15	11	June 30. By Balance . . . . .	83	686	11	5
June 30.	To Commiffion . . . . .	79	2	5	0						
"	To Sundry Accounts . .	81	0	5	0						
			113	6	11	5					







Dr. WM. SOUTHWICK & Co. Jamaica. Cr. 116

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	34	1144	2	0	Feb. 27.	By Bills receivable . . .	54	1000 0 0
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	271	18	2	June 30.	By Balance . . . . .	84	426 3 2
June 30.	To Commiffion . . . . .	79	5	0	0				
	To Sundry Accounts . .	81	5	3	0				
			1426	3	2				
								1426	3 2

Dr. HENRY STANWELL, Jamaica. Cr.

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	34	706	5	0	Feb. 27.	By Bills receivable . . .	54	500 0 0
31.	To Sundry Accounts for Goods & the Speedwell . . . . .	43	662	15	6	Mar. 25.	By ditto . . . . .	60	300 0 0
May 25.	To ditto & the Mercury	73	167	13	4	June . 1.	By Sales & the Mercury	77	412 6 6
June 30.	To Commiffion . . . . .	79	4	0	0	30.	By Balance . . . . .	84	334 1 4
	To Sundry Accounts . .	81	5	14	0				
			1546	7	10				
								1546	7 10



*Dr.*      **ANDREW ANDOVER, Barbadoes.**

*Cr.*      118

1787.					1787.				
Jan. . . 1.	To Stock . . . . .	33	64	0 0	Apr. . 4.	By Bills receivable . . .	67	500	0 0
Mar. 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	916	11 0	June 30.	By Balance . . . . .	84	484	12 6
June 30.	To Commiffion . . . .	78	210	0 0					
"	To Sundry Accounts .	80	111	6 6					
			984	12 6				984	12 6

*Dr.*      **EDWARD BLAXALL, Barbadoes.**

*Cr.*

1787.					1787.						
Jan. . . 1.	To Stock . . . . .	33	56	14	0	Apr. . . 4.	By Bills receivable . . .	67	75	0	0
3.	To Bills payable . . . .	40	150	0	0	June 30.	By Interest . . . . .	79	2	14	0
Mar. . 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	1731	9	10	=	By Balance . . . . .	84	1190	5	4
June 30.	To Commission . . . . .	78	4	10	0						
=	To Sundry Accounts . .	80	0	5	6						
			1942	19	4				1942	19	4



Dr.

## CALEB CAMEL &amp; SON, Barbadoes.

Cr.

1787.				1787.			
Jan. . . 1.	To Stock . . . . .	33	35 0 0	Jan. . 31.	By Cash . . . . .	38	35 0 0
Mar. 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	1306 6 3	Apr. . 4.	By Bills receivable . . .	67	450 0 0
June 30.	To Commission . . . . .	78	2 8 6	June 30.	By Balance . . . . .	84	859 1 3
	To Sundry Accounts . .	80	0 6 6				
			1344 1 3				1344 1 3

Dr.

## RALPH HICKLING, Barbadoes.

Cr.

1787.				1787.			
Jan. . . 1.	To Stock . . . . .	33	360 0 0	Feb. . 24.	By Bills receivable . . .	54	400 0 0
Mar. 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	801 4 10	June 30.	By Balance . . . . .	84	766 4 0
June 30.	To Commission . . . . .	79	2 0 0				
	To Sundry Accounts . .	80	2 19 2				
			1166 4 0				1166 4 0

*Dr.*      **JOSEPH HIGHWORTH & SON, Barbadoes.**      *Cr.*    120

1787.				1787.			
Jan. . . 1.	To Stock . . . . .	34	250 0 0	Feb. . . 2.	By Bills receivable . . .	53	405 5 0
Mar. 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	2524 13 4	Apr. 10.	By ditto . . . . .	67	700 0 0
June 30.	To Commission . . . . .	79	5 10 7	June 30.	By Balance . . . . .	84	1676 5 11
	To Sundry Accounts . . .	80	2 7 0				
			2782 10 11				2782 10 11

*Dr.*      **ROBERT NEWBURN, Barbadoes.**      *Cr.*

1787.				1787.			
Jan. . . 1.	To Stock . . . . .	34	1000 0 0	Jan. . 29.	By Bills receivable . . .	40	1000 0 0
Mar. 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	1898 6 2	Apr. 10.	By ditto . . . . .	67	500 0 0
June 30.	To Commission . . . . .	79	7 10 0	June 30.	By Balance . . . . .	84	1412 0 6
	To Sundry Accounts . . .	81	6 4 4				
			2912 0 6				2912 0 6

121 Dr.		TRISTRAM SHANDY, Barbadoes.				Cr.			
1787.						1787.			
Jan. . . 1.	To Stock . . . . .	34	200	0	0	Feb. . 28.	By Bills receivable . . .	54	500 0 0
Mar. 10.	To Sundry Accounts for Goods & the Jupiter . . . . .	62	1325	4	0	June 30.	By Balance . . . . .	84	1029 3 4
June 30.	To Commission . . . . .	79	2	10	0				
=	To Sundry Accounts . .	81	1	9	4				
			1529	3	4			1529	3 4

Dr.		WILLIAM ACKTON, Granada.				Cr.			
1787.						1787.			
Jan. . . 1.	To Stock . . . . .	33	254	7	0	Mar. . 6.	By Bills receivable . . .	60	300 0 0
Apr. 20.	To Sundry Accounts for Goods & the Mars . . . . .	68	938	9	5	June 30.	By Balance . . . . .	84	897 18 8
June 30.	To Commission . . . . .	78	1	10	0				
=	To Sundry Accounts . .	80	3	12	3				
			1197	18	8			1197	18 8



Dr.

## BARNABY BRITTLE, Granada.

Cr.

122

1787.				1787.			
Jan. . . 1.	To Stock . . . . .	33	754 8 6	Feb. . 16.	By Bills receivable . . .	53	218 10 0
Apr. 20.	To Sundry Accounts for Goods & the Mars . . . . .	68	485 6 7	Mar. . 6.	By ditto . . . . .	60	600 0 0
June 30.	To Commiffion . . . . .	78	4 1 10	June 30.	By Balance . . . . .	84	431 13 7
	To Sundry Accounts . .	80	6 6 8				
			1250 3 7				1250 3 7

Dr.

## GEORGE BEECHWORTH, Granada.

Cr.

1787.				1787.			
Jan. . . 1.	To Stock . . . . .	33	200 0 0	Feb. . 12.	By Bills receivable . . .	53	200 0 0
Apr. 20.	To Sundry Accounts for Goods & the Mars . . . . .	68	1307 13 0	June 30.	By Balance . . . . .	84	1310 3 0
June 30.	To Commiffion . . . . .	78	1 0 0				
	To Sundry Accounts . .	80	1 10 0				
			1510 3 0				1510 3 0

123 Dr.		JAMES LINGLEY, Granada.				Cr.			
1787.						1787.			
Jan. . . 1.	To Stock . . . . .	34	210	0	0	Feb. . 18.	By Bills receivable . . .	53	400 0 0
June 30.	To Commiffion . . . . .	79	2	0	0				
"	To Sundry Accounts . . .	80	2	0	0				
"	To Balance . . . . .	85	186	0	0				
			400	0	0				

Dr.		ROBERT RISBOROUGH, Granada.				Cr.			
1787.						1787.			
Jan. . . 1.	To Stock . . . . .	34	500	0	0	Feb. . 26.	By Bills receivable . . .	54	500 0 0
Apr. 20.	To Sundry Accounts for Goods & the Mars . . . . .	68	772	19	4	June 30.	By Balance . . . . .	84	778 19 10
June 30.	To Commiffion . . . . .	79	210	0					
"	To Sundry Accounts . . .	81	310	6					
			1278	19	10			1278	19 10

Dr.		JOSEPH RUGDEN, Granada.				Cr.		124			
1787.						1787.					
Jan. . . 1.	To Stock . . . . .	34	18	44	6 0	Feb. . 27.	By Bills receivable . . .	54	20	00	0 0
Apr. 20.	To Sundry Accounts for Goods & the Mars . . . . .	68	27	3	17 5	June 30.	By Balance . . . . .	84	13	6	18 11
June 30.	To Commission . . . . .	79	10	0	0 0						
"	To Sundry Accounts . .	81	8	15	6						
			21	36	18 11				21	36	18 11

Dr.		HUGH DREXFORD, St. Kitts.				Cr.					
1787.						1787.					
Jan. . . 1.	To Stock . . . . .	33	44	3	6	Jan. . 23.	By Cash . . . . .	38	44	3	6
5.	To Bills payable . . . .	40	34	4	7 0	Mar. . 4.	By ditto . . . . .	58	50	0	0
Mar. 10.	To Cash . . . . .	59	84	6	0	8.	By Bills receivable . .	60	25	0	0
"	To Bills payable . . . .	60	65	4	2 6	Apr. 10.	By ditto . . . . .	67	50	0	0
June 30.	To Commission . . . . .	78	11	13	3						
"	To Sundry Accounts . .	80	0	18	6						
"	To Balance . . . . .	85	15	4	12 9						
			12	94	3 6				12	94	3 6



125

Dr.

## JOHN ENVILLE, Paris.

Cr.

1787.				1787.			
Jan. . 1.	To Stock . . . . .	33	25 0 0	Jan. . 25.	By Cash . . . . .	38	1743 2 5
Feb. . 5.	To Bills payable . . . . .	54	1000 0 0	Mar. . 10.	By ditto . . . . .	58	654 6 0
Mar. . 8.	To ditto . . . . .	60	500 0 0				
Apr. . 6.	To ditto . . . . .	67	500 0 0				
June 30.	To Commiffion . . . . .	78	21 19 8				
"	To Sundry Accounts . . . . .	80	1 4 0				
"	To Balance . . . . .	85	349 4 9				
			2397 8 5				2397 8 5

Dr.

## WM. EXHAM &amp; Co. Oftend.

Cr.

1787.				1787.			
Jan. . 1.	To Stock . . . . .	33	1145 10 0	Jan. . 8.	By Bills receivable . . . . .	40	864 16 0
Mar. 10.	To Cash . . . . .	59	200 0 0	Feb. . 20.	By ditto . . . . .	54	500 0 0
May 18.	To Bills payable . . . . .	72	200 0 0	Mar. 10.	By ditto . . . . .	60	250 0 0
June 30.	To Commiffion . . . . .	78	10 1 5				
"	To Sundry Accounts . . . . .	80	11 10 4				
"	To Balance . . . . .	85	47 14 3				
			1614 16 0				1614 16 0

Dr.

ROBERT FONTHILL, Lisbon.

Cr. 126

1787.				1787.			
Jan. 14.	To Stock	33	604 5 0	Feb. 25.	By Bills receivable	54	500 0 0
Mar. 11.	To Bills payable	60	344 10 0	Mar. 14.	By Cash	58	854 6 0
May 26.	To ditto	72	256 16 0				
June 30.	To Commission	78	9 15 6				
	To Sundry Accounts	80	7 8 3				
	To Balance	85	131 11 3				
			1354 6 0				1354 6 0

Dr.

GUSTAVUS GRAPPLE &amp; Co. Amsterdam.

Cr.

1787.				1787.			
Jan. 1.	To Stock	33	1744 10 0	Feb. 18.	By Bills receivable	53	2350 0 0
Mar. 16.	To Bills payable	60	500 0 0	Mar. 20.	By Cash	58	859 14 3
Apr. :	To ditto	67	807 5 0		By Bills receivable	60	200 0 0
June 30.	To Commission	79	23 11 8				
	To Sundry Accounts	80	15 19 2				
	To Balance	85	318 8 5				
			3409 14 3				3409 14 3





Dr.				MILES FELTHAM & Co. Bristol.				Cr.				128
1787.								1787.				
Feb.. 22.	To Bills payable.....	54	500	0	0	Jan... 1.	By Stock.....	35	610	4	0	
"	To Sundry Accounts,					June 30.	By Balance.....	84	40	8	0	
	Insurance...	57	150	12	0							
			650	12	0				650	12	0	

Dr.				JAMES HAGGLESWORTH, Bristol.				Cr.			
1787.				1787.				1787.			
Feb.. 27.	To Bills payable.....	55	500	0	0	Jan... 1.	By Stock.....	36	601	0	0
=	To Sundry Accounts,					June 30.	By Balance.....	84	7	14	0
	Insurance..	57	108	14	0						
			608	14	0				608	14	0
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129

*Dr.*

## JAMES ALSTON &amp; Co. Bristol.

*Cr.*

1787.				1787.			
Jan. . . 1.	To Bills payable. . . . .	40	475 6 8	Jan. . . 1.	By Stock. . . . .	35	1475 15 0
Feb. . 10.	To ditto. . . . .	54	500 0 0				
	12. To Sundry Accounts,						
	Insurance. . . . .	57	50 12 0				
Mar. 20.	To Bills payable. . . . .	60	449 16 4				
			1475 15 0				

*Dr.*

## WILLIAM WAREHAM, Liverpool.

*Cr.*

1787.				1787.			
Jan. . . 1.	To Stock. . . . .	34	605 7 0	Jan. . 12.	By Cash. . . . .	40	150 0 0
Apr. 12.	To Sundry Accounts,			Feb. . 20.	By Bills receivable. . .	54	500 0 0
	Insurance. . . . .	69	180 12 0	June 30.	By Balance. . . . .	84	135 19 0
			785 19 0				785 19 0

Dr.		JOSEPH PANGBURN, Hull.										Cr.		130
1787.														
Jan. 10.	To Bills payable.....	40	1000	0	0	1787.	Jan. 1.	By Stock.....	36	84	1	0		
Apr. 20.	To ditto.....	67	250	0	0	Apr. 20.	By Bills receivable...	67	1844	10	0			
June 30.	To Balance.....	86	678	11	0									
			1928	11	0					1928	11	0		

Dr.		ADAM ALBOURNE, Manchester.										Cr.		
1787.														
Feb. 5.	To Bills payable.....	54	220	0	0	1787.	Jan. 1.	By Stock.....	35	220	0	0		
June 30.	To Balance.....	85	692	11	6		10.	By Merchandize.....	41	257	4	0		
						Feb. 18.	By ditto.....	55	435	7	6			
			912	11	6					912	11	6		



131 *Dr.* THOMAS ASHBURN, Manchester. *Cr.*

1787.					1787.						
Mar. 20.	To Bills payable . . . . .	60	104	6	o	Jan. . . 1.	By Stock . . . . .	35	104	6	o
June 30.	To Balance . . . . .	85	671	1	o	Feb. . . =	By Merchandize . . . . .	55	416	11	o
						Mar. 20.	By ditto . . . . .	61	254	10	o
			775	7	o				775	7	o

*Dr.* RICHARD FAIRLEIGH, Manchester. *Cr.*

1787.					1787.				
Feb.. 18.	To Bills payable.....	54	150	0 0	Jan. . . 1.	By Stock.....	35	150	0 0
May 14.	To ditto .....	72	900	0 0	=	By Merchandize.....	42	974	16 6
=	To Interest .....	75	74	16 6	Mar. 20.	By ditto.....	61	618	10 4
June 30.	To Balance .....	85	618	10 4					
			1743	6 10				1743	6 10

*Dr.*      **HUGH HOWDEN, Manchester.**

*Cr.*      132

1787.					1787.				
Feb.. 22.	To Bills payable.....	54	64	2	o	Jan... 1.	By Stock.....	35	64 2 o
June 30.	To Balance.....	85	457	o	7	31.	By Merchandize.....	42	154 2 3
						Feb... =	By ditto.....	56	302 18 4
			521	2	7				521 2 7

*Dr.*      **BENJAMIN HOPETON, Manchester.**

*Cr.*

1787.					1787.				
Feb.. 22.	To Bills payable.....	55	52	10	o	Jan... 1.	By Stock.....	35	52 10 o
June 30.	To Balance.....	85	367	8	o	Feb... 2.	By Merchandize.....	56	154 6 o
						Mar. 22.	By ditto.....	61	213 2 o
			419	18	o				419 18 o

133		<i>Dr.</i> WILLIAM LAPWING, Manchester.				<i>Cr.</i>			
1787.						1787.			
Feb.. 28.	To Bills payable.....	55	65	0	0	Jan... 1.	By Stock.....	36	65 0 0
June 30.	To Balance.....	85	244	9	0	Mar... 4.	By Merchandize.....	61	244 9 0
			309	9	0				309 9 0

		<i>Dr.</i> JOSEPH MAYLAND & SON, Manchester.				<i>Cr.</i>			
1787.						1787.			
Jan.. 12.	To Bills payable.....	41	1500	0	0	Jan... 1.	By Stock.....	36	1845 6 0
Apr. 18.	To ditto.....	67	345	6	0	Feb.. 24.	By Merchandize.....	56	652 9 0
June 30.	To Balance.....	85	652	9	0				
			2497	15	0				2497 15 0



Dr.

HUGH STAVELEY, Manchester.

Cr. 134

1787.				1787.			
Feb. 28.	To Bills payable.....	55	100 0 0	Jan. 1..	By Stock.....	36	254 8 0
Apr. 25.	To ditto.....	67	154 8 0				
			254 8 0				
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Dr.

JOSEPH CAUSHAM, Birmingham.

Cr.

1787.				1787.			
Feb. 10.	To Bills payable.....	54	68 3 0	Jan. 1..	By Stock.....	35	68 3 0
June 30.	To Balance.....	85	424 7 2		By Merchandize.....	41	239 10 8
				Mar. 10.	By ditto.....	61	184 16 6
			492 10 2				492 10 2
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135		Dr.		HENRY LAXFIELD, Birmingham.										Cr.	
1787.								1787.							
Jan. 20.	To Bills payable.....	41	345	10	0	Jan. 1.	By Stock.....	36	745	5	0				
Apr. 15.	To ditto.....	67	399	15	0	24.	By Merchandize.....	42	118	7	0				
June 30.	To Balance.....	85	435	2	6	Mar. 16.	By ditto.....	61	316	15	6				
				1180	7	6					1180	7	6		

Dr.		JAMES CHIGLEY & Co. Leeds.										Cr.	
1787.						1787.							
Feb. 16.	To Bills payable.....	54	184	10	0	Jan. . . 1.	By Stock.....	35	54	0	10	0	
Mar. 27.	To ditto.....	60	356	0	0	"	By Merchandize.....	41	1121	18	0	0	
May 10.	To ditto.....	72	1000	0	0	Feb. . 24.	By ditto.....	55	644	10	0	0	
"	To Interest.....	75	121	18	0	Mar. 14.	By ditto.....	61	254	16	0	0	
June 30.	To Balance.....	85	899	6	0								
			2561	14	0								

*Dr.*      **JOHN & WM. GRIMSTONE, Leeds.**      *Cr.*      136

1787.					1787.				
Jan. . 29.	To Bills payable . . . . .	41	1050	0 0	Jan. . . 1.	By Stock . . . . .	35	2014	5 0
Apr. 12.	To ditto . . . . .	67	500	0 0	15.	By Merchandize . . . . .	42	314	3 0
June 30.	To Balance . . . . .	85	1493	3 0	Mar. 17.	By ditto . . . . .	61	714	15 0
			3043	3 0				3043	3 0

*Dr.*      **HADDINGTON & HADLEY, Leeds.**      *Cr.*

1787.				1787.							
Feb.. 24.	To Bills payable.....	55	104	10	0	Jan... 1.	By Stock.....	36	221	0	0
June 30.	To Balance.....	85	411	6	0	Feb.. 16.	By Merchandize.....	56	294	16	0
			515	16	0				515	16	0





Dr.		JAMES BARKING, London.										Cr.		138
1787.														
Feb...6.	To Cash.....	52	300	0	0	1787.	Jan...1..	By Stock.....	35	304	17	6		
=	To Interest.....	56	4	17	6	=	=	By Merchandize.....	41	259	7	0		
May...1.	To Cash.....	71	240	0	0	Feb...6.	Feb...6.	By ditto.....	55	173	4	0		
=	To Interest.....	75	19	17	0	Mar...=	Mar...=	By ditto.....	61	897	0	6		
June 30.	To Balance.....	85	1070	4	6									
			1534	19	0					1634	19	0		

Dr.		JAMES BILSTONE, London.										Cr.		
1787.														
Feb...7.	To Cash.....	52	180	0	0	1787.	Jan...1.	By Stock.....	35	184	2	0		
=	To Interest.....	56	4	2	0	=	19.	By Merchandize.....	41	114	4	6		
May . 1.	To Cash.....	71	230	0	0	Feb...=	Feb...=	By ditto.....	55	132	0	0		
=	To Interest.....	75	16	4	6									
			430	6	6					430	6	6		

139		Dr.		HENRY BLEDDOWE & Co. London.										Cr.	
1787.								1787.							
Feb.	10.	To Bills payable	54	500	0	0	Jan.	1.	By Stock	35	506	0	0		
		To Interest	56	6	0	0			By Merchandize	41	129	2	3		
June	30.	To Balance	85	440	11	3	Feb.	24.	By ditto	55	246	18	0		
							Mar.	11.	By ditto	61	64	11	0		
				946	11	3					946	11	3		

Dr.		JOSEPH BLOCKBURY, London.										Cr.	
1787.						1787.							
Jan. . . 8.	To Cash . . . . .	39	500	0	0	Jan. . . 1.	By Stock . . . . .	35	745	16	0		
Mar. 15.	To ditto . . . . .	59	245	16	0		2. By Merchandize . . . . .	41	416	5	6		
May . . 4.	To ditto . . . . .	71	510	0	0	Feb. . 16.	By ditto . . . . .	55	124	16	0		
=	To Interest . . . . .	75	31	1	6	Mar. . =	By ditto . . . . .	61	461	18	6		
June 30.	To Balance . . . . .	85	461	18	6								
			1748	16	0					1748 16 0			
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Dr.		HENRY DATCHET, London.						Cr.		140
1787.										
Feb. 16.	To Bills payable . . . . .	54	1000	0	0	1787.	Jan. . . 1.	By Stock . . . . .	35	1214 2 0
Mar. 18.	To Cash . . . . .	59	214	2	0		15.	By Merchandize . . . . .	41	307 6 4
May 4.	To ditto . . . . .	71	280	0	0	Mar. . .		By ditto . . . . .	61	1120 3 0
	To Interest . . . . .	75	27	6	4					
June 30.	To Balance . . . . .	85	1120	3	0					
			2641	11	4				2641	11 4

Dr.		JAMES & WM. EASTWICK, London.						Cr.			
1787.						1787.					
Feb. 17.	To Bills payable.....	54	750	0	0	Jan. . . 1.	By Stock.....	35	960	5	0
Mar. 20.	To Cash.....	59	210	5	0	=	By Merchandize.....	42	268	15	6
June 30.	To Balance.....	85	813	14	0	Mar. . =	By ditto.....	61	544	18	6
			1773	19	0				1773	19	0



Dr.		HENRY HYTHE, London.				Cr.		142
1787.						1787.		
Feb.. 11.	To Cash.....	52	55	10	0	Jan... 1.	By Stock.....	35 55 10 0
June 30.	To Balance.....	86	99	5	6	9.	By Merchandize.....	42 24 7 6
						Feb.. 10.	By ditto.....	55 74 18 0
			154	15	6			154 15 6

Dr.		JOHN & THOMAS HARROW, London.				Cr.							
1787.						1787.							
Jan. . 25.	To Cash . . . . .	39	25	0	0	Jan. . . 1.	By Stock . . . . .	36	17	0	1	6	0
"	To Bills payable . . . . .	41	75	0	0	"	By Merchandize . . . . .	42	18	3	4	11	6
Mar. 22.	To Cash . . . . .	59	40	0	0	Feb. . . :	By ditto . . . . .	56	76	2	1	6	0
Apr. 10.	To ditto . . . . .	66	30	1	6	Mar. . : :	By ditto . . . . .	61	48	1	12	0	0
May 10.	To ditto . . . . .	71	17	0	0								
14.	To Interest . . . . .	75	13	4	11								
June 30.	To Balance . . . . .	86	12	43	13								
			4779	11	0				4779	11	0		



143	Dr.	JAMES IXWORTH, London.										Cr.
1787.								1787.				
Feb.. 14.	To Cash.....	52	85	0	0	Jan. ... 1.	By Stock.....	36	87	10	0	
"	To Interest.....	56	2	10	0	25.	By Merchandize.....	42	64	3	6	
Mar. 20.	To Hemp.....	64	1753	18	9	Mar. 10.	By ditto.....	61	99	18	6	
June 30.	To Balance.....	86	164	2	0	May 28.	By Cash.....	70	1753	18	9	
			2005	10	9				2005	10	9	

	Dr.	KATHARINE KELSO, London.										Cr.
1787.						1787.						
Feb.. 15.	To Cash.....	52	260	0	0	Jan. ... 1.	By Stock.....	36	265	0	0	
"	To Interest.....	56	5	0	0	May 28.	By Cash.....	70	425	5	0	
Mar. 26.	To Hemp.....	64	425	5	0							
			690	5	0				690	5	0	

*Dr.* WILLIAM KIBWORTH, London. *Cr.* 144

1787.					1787.						
Feb. 17.	To Cash.....	52	54	10	0	Jan. . . 1.	By Stock.....	36	54	10	0
June 30.	To Balance.....	86	257	4	3	5.	By Merchandize.....	42	145	2	0
						Feb. . . 6.	By ditto.....	56	112	2	3
			311	14	3				311	14	3

*Dr.* JAMES KIPPACK, London. *Cr.*

1787.					1787.						
Jan. .31.	To Sundry Accounts, 50 Tons Logwood.	45	375	13	0	Feb.. 20.	By Cash.....	51	375	13	0
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145 Dr.		THOMAS LALEHAM & SON, London.										Cr.	
1787.												1787.	
Feb. 17.	To Cash.....	52	240	0	0	Jan. 1.	By Stock.....	36	250	0	0		
"	To Interest.....	56	10	0	0	18.	By Merchandize.....	42	74	2	4		
Mar. 16.	To Hemp.....	64	702	12	6	Feb. 17.	By ditto.....	56	118	18	0		
Apr. 24.	To ditto.....	68	801	0	0	May 26.	By Cash.....	70	702	12	6		
June 30.	To Balance.....	86	193	0	4	June 30.	By ditto.....	76	801	0	0		
			1946	12	10				1946	12	10		

Dr.		HUGH LINGFORD, London.										Cr.	
1787.												1787.	
Feb. 17.	To Cash.....	52	50	0	0	Jan. 1.	By Stock.....	36	52	0	0		
"	To Interest.....	56	2	0	0	29.	By Merchandize.....	42	714	8	6		
May 20.	To Cash.....	70	680	0	0	Mar. 1.	By ditto.....	61	334	2	6		
"	To Interest.....	75	34	8	6								
June 30.	To Balance.....	86	334	2	6								
			1100	11	0				1100	11	0		



*Dr.*      JOSEPH NEWENDEN, London.

*Cr.*    146

1787.				1787.							
Feb. 19.	To Cash . . . . .	53	195	0	0	Jan. . . 1.	By Stock . . . . .	36	200	0	0
"	To Interest . . . . .	57	5	0	0	6.	By Merchandize . . . . .	42	94	6	0
June 30.	To Balance . . . . .	86	209	8	0	Feb. .15.	By ditto . . . . .	56	115	2	0
			409	8	0				409	8	0

*Dr.*      WILLIAM OFFSETT, London.

*Cr.*

1787.				1787.			
Feb.. 24.	To Cash .....	53	250 0 0	Jan. . . 1.	By Stock .....	36	256 5 0
"	To Interest .....	57	6 5 0	10.	By Merchandize .....	42	218 14 0
June 30.	To Balance .....	86	218 14 0				
			474 19 0				474 19 0

147 Dr.		THOMAS POPPLEWICK, London.										Cr.	
1787.													
Feb. 24.	To Cash.....	53	147	0	0	1787.	Jan. . . 1.	By Stock.....	36	151	2	0	
"	To Interest .....	57	4	2	0	"	"	By Merchandize.....	42	824	8	0	
May 25.	To Cash.....	71	77	0	0	Mar. 13.	By ditto.....	61	452	6	0		
"	To Interest .....	75	54	8	0								
June 30.	To Balance.....	86	452	6	0								
			1427	16	0					1427	16	0	

Dr.		HENRY RINGWOOD, London.										Cr.	
1787.													
Jan. . . 8.	To Cash.....	39	34	2	0	1787.	Jan. . . 1.	By Stock.....	36	34	2	0	
June 30.	To Balance .....	86	138	12	0	"	10.	By Merchandize.....	42	64	2	0	
						Feb. . 12.	By ditto.....	56	74	10	0		
			172	14	0					172	14	0	

Dr.

## GILES SKIPTON, London.

Cr. 148

1787.				1787.			
Jan. 10.	To Bills payable.....	40	500 0 0	Jan. 1.	By Stock.....	36	1110 15 6
Mar. 24.	To Cash.....	59	250 0 0	Feb. 2.	By Merchandize.....	56	368 18 6
Apr. 25.	To ditto.....	66	360 15 0	Mar. 14.	By ditto.....	61	216 10 3
May 20.	To ditto.....	71	345 0 0				
=	To Interest.....	75	23 18 6				
June 30.	To Balance.....	86	216 10 9				
			1696 4 3				1696 4 3

Dr.

## HENRY SWINDON &amp; SON, London.

Cr.

1787.				1787.			
Jan. 7.	To Cash.....	39	22 10 0	Jan. 1.	By Stock.....	36	22 10 0
June 30.	To Balance.....	86	556 19 0	Mar. 22.	By Ship Jupiter.....	64	556 19 0
			579 9 0				579 9 0



149 <i>Dr.</i>		WILLIAM SWINDON, London.				<i>Cr.</i>			
1787.						1787.			
Jan. 31.	To Bills receivable . . .	39	250	0	0	Jan. 15.	By Merchandize . . . .	42	1234 0 0
June 30.	To Balance . . . . .	85	1803	10	0	Mar. 2.	By ditto . . . . .	61	819 10 0
			2053	10	0				2053 10 0

<i>Dr.</i>		THOMAS TAVERTON, London.				<i>Cr.</i>			
1787.						1787.			
Feb. 26.	To Cash . . . . .	53	180	0	0	Jan. 1.	By Stock . . . . .	36	187 5 0
"	To Interest . . . . .	57	7	5	0	Feb. 25.	By Merchandize . . . .	56	86 14 0
June 30.	To Balance . . . . .	85	198	5	4	Mar. 26.	By ditto . . . . .	61	111 11 4
			385	10	4				385 10 4

Dr.

JOSEPH WHETSTONE, London.

Cr.

150

1787.						1787.					
Jan. . . 7.	To Bills payable . . . . .	40	1000	0	0	Jan. . . 1.	By Stock . . . . .	36	2745	10	0
Mar. 26.	To Cash . . . . .	59	750	0	0	"	By Merchandize . . . . .	42	1899	12	6
Apr. 27.	To Bills payable . . . . .	67	500	0	0	Feb. . .	By ditto . . . . .	56	556	10	0
May 25.	To Cash . . . . .	71	2256	0	0	Mar. . .	By ditto . . . . .	61	534	15	4
"	To Interest . . . . .	75	206	2	6						
June 30.	To Balance . . . . .	85	1024	5	4						
			5736	7	10				5736	7	10

Dr.

HENRY WINGROVE, London.

Cr.

1787.					1787.				
Feb..28.	To Cash . . . . .	53	600	0 0	Jan. . . 1.	By Stock . . . . .	36	621	2 0
"	To Interest . . . . .	57	21	2 0	6.	By Merchandize . . . . .	42	44	2 4
June 30.	To Balance . . . . .	85	44	2 4					
			665	4 4				665	4 4

151		Dr.				GILES YEALAND, London.				Cr.			
1787.						1787.							
Feb. 28.	To Cash	53	54	7	0	Jan. 1.	By Stock	36	54	7	0		
May 6.	To ditto	71	35	0	0	6.	By Merchandize	42	378	15	0		
	To Interest	75	28	15	0								
		433		2 0				433		2 0			

Dr.				ABINGDON & THOMASON, Ship-Builders.				Cr.			
1787.				1787.				1787.			
Feb. . . 5.	To Cash . . . . .	52	150	0	0	Jan. . . 1.	By Stock . . . . .	35	150	0	0
June 30.	To Balance . . . . .	86	187	5	0	Mar. 20.	By Ship Jupiter . . . . .	63	187	5	0
			337	5	0				337	5	0



*Dr.*      **THOMAS ARRINGTON, Ship-Chandler.**      *Cr.*    152

1787.				1787.			
Feb. . . 5.	To Cash . . . . .	52	200 0 0	Jan. . . 1.	By Stock . . . . .	35	211 5 0
"	To Interest . . . . .	56	11 5 0	Mar. 20.	By Ship Jupiter . . . . .	63	28 4 0
June 30.	To Balance . . . . .	86	52 10 6	June 30.	By Ship Mercury . . . . .	78	24 6 6
			263 15 6				263 15 6

*Dr.*      **JEFFERY BENTHAM, Mast-Maker.**      *Cr.*

1787.				1787.			
Feb. . . 7.	To Cash . . . . .	52	65 4 0	Jan. . . 1.	By Stock . . . . .	35	65 4 0
June 30.	To Balance . . . . .	86	10 15 0	Mar. 20.	By Ship Jupiter . . . . .	63	10 15 0
			75 19 0				75 19 0

153 *Dr.* JAMES DALSTON, Sail-Maker. *Cr.*

1787.					1787.				
Feb...7.	To Cash.....	52	200	0	0	Jan...1.	By Stock.....	35	211 17 6
=	To Interest.....	56	11	17	6	Mar. 20.	By Ship Jupiter .....	63	18 6 6
June 30.	To Balance .....	86	43	16	6	June 30.	By Ship Mercury ....	78	25 10 0
			255	14	0				255 14 0

*Dr.* WILLIAM ELMS, Dealer in Provisions. *Cr.*

1787.					1787.				
Feb...7.	To Cash.....	52	615	4	0	Jan...1.	By Stock.....	35	615 4 0
May 20.	To ditto.....	153	370	0	0	Feb...=	By Merchandize.....	55	392 12 3
=	To Interest.....	75	22	12	3	Mar...=	By ditto.....	61	336 10 0
June 30.	To Balance .....	86	430	15	0	20.	By Ship Jupiter .....	63	34 15 0
						June 30.	By Ship Mercury ....	78	59 10 0
			1438	11	3				1438 11 3

*Dr.* WILLIAM HUBBERSTON, Block-Maker. *Cr.* 154

1787.				1787.							
Feb.. 12.	To Cash .....	52	78	0	0	Jan. . . 1.	By Stock .....	35	80	0	0
	To Interest .....	56	2	0	0	Mar.. 20.	By Ship Jupiter .....	63	8	4	4
June 30.	To Balance .....	86	18	8	4	June 30.	By Ship Mercury .....	78	10	4	0
			98	8	4				98	8	4

*Dr.* RICHARD HOLLIWELL, Painter. *Cr.*

1787.				1787.			
Feb. 12.	To Cash . . . . .	52	45 0 0	Jan. 1.	By Stock . . . . .	35	45 0 0
June 30.	To Balance . . . . .	86	6 10 0	Mar. 20.	By Ship Jupiter . . . . .	63	6 10 0
			51 10 0				51 10 0



155		Dr.		HENRY HICKLEY, Plumber.						Cr.					
1787.				1787.											
Jan. . . 3.		To Cash . . . . .		39	31	10	0	Jan. . . 1.		By Stock . . . . .		36	31	10	0
June 30.		To Balance . . . . .		86	4	10	6	Mar. 10.		By Ship Jupiter . . . .		63	4	10	6
				36				0				6			

Dr.		HENRY HAMBLETON, Rope-Maker.						Cr.			
1787.						1787.					
Feb.. 13.	To Cash.....	52	250	0	0	Jan... 1.	By Stock.....	36	454	4	0
Mar. 20.	To ditto .....	59	100	0	0	Mar. 20.	By Ship Jupiter .....	63	28	10	0
"	To Hemp .....	64	878	18	9	May 20.	By Cash.....	70	750	0	0
Apr. 10.	To ditto.....	68	720	0	0	June 30.	By ditto.....	76	628	9	3
						"	By Ship Mercury....	78	87	15	6
			1948	18	9				1948	18	9

Dr.		JOSEPH HATFIELD, Butcher.										Cr.		150					
1787.												1787.							
Feb. 13.	To Cash.....	52	50	0	0							Jan. 1.	By Stock.....	36	50	0	0		
June 30.	To Balance.....	86	49	8	0							Mar. 20.	By Ship Jupiter.....	63	20	14	0		
												June 30.	By Ship Mercury.....	78	28	14	0		
			99	8	0										99	8	0		

Dr.		RICHARD LEDBURY, Biscuit-Baker.										Cr.			
1787.										1787.					
Jan. . . 3.	To Cash . . . . .	39	64	6	0	Jan. . . 1.	By Stock . . . . .	36	64	6	0				
June 30.	To Balance . . . . .	86	47	1	0	Mar. 20.	By Ship Jupiter . . . . .	63	18	6	6				
						June 30.	By Ship Mercury . . . . .	78	28	14	6				
			111	7	0				111	7	0				

157 Dr.		WILLIAM MIDDLEHAM, Cooper.										Cr.	
1787.													
Feb. 19.	To Cash.....	53	20	0	0	1787.	Jan. 1.	By Stock.....	36	20	0	0	
June 30.	To Balance.....	86	29	0	0	Mar. 20.	By Ship Jupiter.....	63	20	4	0		
						June 30.	By Ship Mercury.....	78	8	16	0		
			49	0	0					49	0	0	

Dr.		JAMES NUTLEY, Brewer.										Cr.	
1787.													
Feb. 21.	To Cash.....	53	74	2	0	1787.	Jan. 1.	By Stock.....	36	74	2	0	
June 30.	To Balance.....	86	20	13	0	Mar. 10.	By Ship Jupiter.....	63	7	17	0		
						June 30.	By Ship Mercury.....	78	12	16	0		
			94	15	0					94	15	0	



*Dr.* MILES PENNISTON, Ship-Broker.

*Cr.* 158

1787.				1787.							
Feb. . 21.	To Cash. ....	53	60	4	0	Jan. . . 1.	By Stock . . . . .	36	60	4	0
June 30.	To Balance . . . . .	86	61	9	0	Mar. 10.	By Ship Jupiter . . . . .	63	28	15	0
						June 30.	By Ship Mercury . . . . .	78	32	14	0
			121	13	0				121	13	0

*Dr.* RICHARD REDBROOK, Blacksmith.

*Cr.*

1787.			1787.			1787.			1787.		
Feb..26.	To Cash.....	53	87	10	0	Jan...1.	By Stock.....	36	87	10	0
June 30.	To Balance.....	86	6	4	3	Mar. 20.	By Ship Jupiter.....	63	6	4	3
			<hr/>						<hr/>		
			93 14 3						93 14 3		
<hr/>						<hr/>					

159 Dr.		LONDON-ASSURANCE-COMPANY.										Cr.	
1787.													
June 30.	To Balance .....	86	842	6	0	1787.	Jan. . . .	By Sundry Accounts . .	44	401	4	0	
							Apr. . . .	By ditto .....	69	114	18	0	
							May . . .	By ditto .....	74	326	4	0	
										842	6	0	

Dr.		JAMES SUREWELL.										Cr.	
1787.													
June 30.	To Balance .....	86	1155	2	0	1787.	Jan. . . .	By Sundry Accounts . .	44	216	4	0	
							Feb. . . .	By ditto .....	57	341	0	0	
							Mar. . . .	By ditto .....	63	268	12	0	
							Apr. . . .	By ditto .....	69	160	12	0	
							May . . .	By ditto .....	74	168	14	0	
										1155	2	0	

Dr.		WILLIAM HARPAX, London.				Cr.		160	
1787.						1787.			
Jan. 26.	To Sundry Accounts,					Apr. 27.	By Cash.....	66	223 4 0
	20 Bags Pimento...	45	223	4	0	June 26.	By ditto.....	76	980 15 0
Mar. 16.	To Sales of the Mercury,								
	100 ditto...	64	980	15	0				
			1203	19	0				1203 19 0

Dr.		HOLLY & SNAPE, London.				Cr.			
1787.						1787.			
Jan. 28.	To Sundry Accounts,					Mar. 31.	By Cash.....	58	2725 0 0
	100 Hhds. Sugar	45	2725	0	0				



161	Dr.	JANNISER & WEHNAM, London.										Cr.			
1787.						1787.									
Jan. .24.	To Sundry Accounts,					Apr. 27.	By Cash.....	66	866	14	o				
	25 Bales Cotton	45	866	14	o	June 28.	By ditto.....	76	2324	16	o				
Mar. 20.	To Sales of the Mercury														
	100 ditto....	64	2324	16	o										
			3191	10	o										

Dr.				JOHN SALKELD & Co. London.				Cr.				
1787.				1787.								
Jan..20.	To Sundry Accounts,					Mar..26.	By Cash.....	58	14	07	10	6
	50 Hhds. Sugar	45	14	07	10	6	May 31.	By ditto.....	70	755	10	6
Mar. 28.	To Sales of the Mercury,											
	30 ditto...	64	755	10	6							
			2163	1	0					2163	1	0

Dr.		HENRY SMALLWELL, London.										Cr.		162		
1787.										1787.						
Jan. .29.	To Sundry Accounts,										Feb..18.	By Cash.....	51	184	13	0
	100 Bags Ginger	45	184	13	2						June 30.	By Profit & Loss....	81	0	0	2
														184	13	2

Dr.		BALANCE.										Cr.	
1787.	June 30.	To Sundry Accounts.	84	61722	2	5	1787.	June 30.	By Sundry Accounts.	86	61722	2	5

\* I must here make my acknowledgments to the Printer for his care in adhering so closely to the words, as well as to the form of the Manuscript: but there are some cases wherein he has deviated by my permission. Knowing from experience, of how much consequence it is to confine every posting into the Ledger to one single line, and at the same time, to convey such an explanation of the words "Sundry Accounts" as would render a reference to the Journal unnecessary, at every casual opening of the Ledger, I had contracted such expressions as the following; "To Sundry Accounts for Goods by the Mars:" which stood thus; "To Sund. Acc<sup>ts</sup> Goods  $\&$  Mars," comprehending the whole in one line by that means. This remark may appear superfluous; but as precision is one of the leading features of Book-Keeping, and the room in a Ledger being always precious, since the transferring of Accounts from page to page is both awkward and inconvenient, a moment's consideration will determine any one to confine every posting to a single line, as the contractions necessary for this purpose, though they may not be so intelligible to strangers, will be perfectly understood by all who have access to the Books.

## REMARKS ON THE LEDGER.

IN selecting the precedents for the preceding Set of Books, I have, in general, preferred those that arise from the Commission Business of a West-India Merchant, as affording a sufficient variety of examples for every occurrence in trade; and the profits being chiefly derived from two sources (the commissions and discounts for prompt payment) fewer nominal accounts are required than in almost any other business.

It should always be remembered in commencing a Set of Books, that the pages of the Ledger may be appropriated, without restriction, to any set of accounts; so that by a proper disposition, at the first opening, all accounts of the same denomination, may be kept by themselves: for although the Alphabetical Index will always direct you to any individual account, it often happens that you have occasion to look into all the accounts of one particular class, which could not be found without great trouble in turning backward and forward, if they were dispersed promiscuously through the book. This trouble is wholly prevented by the method adopted in the preceding Ledger, wherein the accounts are arranged in the following order:

- 1st . . . . Stock account, and all other accounts of property possessed, real as well as personal.
- 2d . . . . Nominal accounts, or such as are only branches of the account of Profit and Loss, to distinguish the loss or gain arising from each account respectively.
- 3d . . . . All accounts with the Island of Jamaica.
- 4th . . . . ————— with the Island of Barbadoes.
- 5th . . . . ————— with the Islands of Granada and St. Kitts.
- 6th . . . . ————— with all other Foreign Countries.
- 7th . . . . ————— with all the Sea-ports and inland Towns of Great-Britain.
- 8th . . . . with the City of London; which are further distinguished by separating the *sellers* from the *buyers*, and by assigning a separate department for those tradesmen who are principally employed about Shipping.

The benefits attending on this arrangement are obvious from the face of it, and will be experienced at almost every opening of the Ledger: besides, it costs so little trouble in the first instance, and affords such permanent advantages afterwards, that it will always be found an object worthy of attention.

Having



Having already explained the general principles on which the plan is conducted, nothing remains to be done here, but to take a transient view of the accounts in the order in which they now appear.

Page 93, is the Stock account. The balance of this account should always comprehend the amount or value of your estate, both real and personal. It is to be continued as long as the Ledger continues open; and this is the only balance that does not require to be transferred to another Ledger, on opening a new Set of Books.

93 to 98, Contain accounts of various kinds of property, the loss or gain on which, whenever they can be ascertained, should be transferred to Profit and Loss at every general balance: for unless this is properly attended to, the balance will prove fallacious, and the account of Stock appear more or less than it really is. In transferring the loss or gain on ships, for instance, it is sufficient to leave a balance equal to their present estimated value, and whatever surplus appears on either side of the account, should then be transferred to Profit and Loss. The same method should also be observed with respect to real estates, whenever the accounts are made up and settled to a particular period.

96, Contains the ship Jupiter's account, which was closed on the 22d of March, and is only mentioned here, as exhibiting a complete model of a partnership account. They are all reducible to the same simple form, and are to be balanced in the same manner, by transferring to every individual his proportionable share. It may be thought that the title of this account is too concise, as not expressing to whom the vessel belongs: but this will always appear when the account is closed; and it should ever be a maxim in Book-Keeping, that the titles to the accounts in the Ledger should be as short as possible, for it is not the titles that determine to whom the property belongs: this must depend upon other written documents, to which reference should always be had, whenever a partnership account is about to be closed.\*

99, Con-

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\* On reviewing what has been said on the subject of Partnership Accounts, it occurred to me that some objections might possibly be raised, upon a mistaken idea of my having treated this important part of Book-Keeping with too much brevity; and from thence it might be inferred, that I am either not well informed on this head myself, or that I have purposely withheld my knowledge from the reader: but I do aver that, after a long and intimate acquaintance with this subject, after investigating partnership accounts under every form, and viewing them in every light that folly and ignorance could well have placed them, I never saw any difficulty in stating the joint concerns of a company, but what originated in the mistaken notions of the parties themselves. If Merchants will not be careful to proceed in a regular line at the first setting out, and keep a plain, simple narrative of their daily transactions, it can be no wonder that they so frequently get bewildered. Sometimes, indeed, their affairs are thrown into confusion, by an ostentatious display of ability in their Clerks; or rather, by the means of an unhappy knack, which some people have got, of rendering the plainest things unintelligible; and from an habitual crookedness in their ideas, are always puzzling themselves and others, with difficulties of their own raising. To attempt to prescribe rules for such persons, would be just the same as to instruct those unhappy objects to look straight forward, who have unfortunately contracted a habit of squinting. I shall therefore take a final leave of this subject, after recommending the following maxims to the attention of all persons

Page 99, Contains the account of Sales of Merchandize, received by the Ann, from Jamaica, which was left open on account of fundry charges remaining unpaid; but as the bills are seldom brought in before Christmas, this account, together with sales by the Mercury, are closed by transferring the balance to Charges on Merchandize.

100, Is the Cash account, the balance of which must always agree with the Cash-Book, and shews the amount of what money is in hand, as does the account for Bills Receivable, the amount of all bills remaining in hand. The balance of Bills Payable, in like manner, should always agree with the amount of the acceptances remaining undischarged.

102, Is the account of Merchandize, which balances itself: this is an effect arising merely from the nature of the business: all goods being purchased upon commission, and charged in the Invoices at the *bona fide* first cost, the account, if it is correct, will be exactly balanced, without exhibiting either loss or gain.

The same page contains the account of Charges on Merchandize, the balance of which is continued as a debt owing, upon a supposition that nearly the same sum is due to the Warfingers, Brokers, &c. whose accounts were not then brought in.

The other nominal accounts were all balanced by Profit and Loss, of which, as I observed before, they are only distinct branches: and the account of Profit and Loss is itself finally closed, by transferring the balance to the Stock account.

The placing of Debtor and Creditor both on the same page, is by some objected to, but I think without sufficient reason; for whoever compares the Ledger with the Journal, will find the former to be uniformly a contraction of the latter, and therefore, as an abridgment, cannot be comprised in two small compasses; but it is such an abridgment as affords every useful information, in inspecting into the state of any account in the Ledger; and the Journal is always supposed to be at hand, in order to be referred to as occasion may require.

trading in company; conscious to myself, that I can add nothing further, either by way of precept or example, but what would rather tend to perplex the reader, than to convey any useful information.

1. Let every Partnership commence with an entire new Set of Books.
2. Never suffer the Outstanding-Debts of a former connexion, on any pretence whatever, to be entered on the new Books, or be reckoned as a part of the joint Stock.
3. If the House branches itself out into several distinct concerns, so as to render it necessary for any one of the partners to live remote from the others, let a distinct set of Books be kept by such partner, confining them solely to his separate transactions: and let them always be kept in such monies of account, as custom has adopted in the place where he resides.
4. Let only one species of money be used in the same set of Books; as for instance: When a Merchant in London receives accounts from abroad, which cannot with propriety be reduced into Sterling at any fixed exchange; the best way is to enter them apart, in a book by themselves; and by no means to introduce them into the Journal, till they can be reduced into Sterling-money, at a certain given exchange.

THE

ACCOUNT OF SALES BOOK.

EXAMINE



## R E M A R K S.

THE first part of the Book under this title, is intended for consignments from the West-Indies, and other parts of the world, which are directed to be sold upon commission. It will also serve for any produce imported from your own estates, or purchased by factors either on your own or a joint account. Here the immediate object is to trace out the net proceeds of any species or parcel of goods imported by any one vessel, and to distinguish the times when the money becomes payable. There may be several distinct Accounts of Sales for goods imported by any one vessel on the same account; but if they are all sold nearly at the same time, the better way is to include them all in one Account of Sales, so that the whole may appear at one view. The rendering separate sales for separate articles by the same vessel, when they are the property of one person, can only tend to multiply accounts; and when necessity does not require it, should always be avoided.

I have subjoined two Accounts of Sales, merely for form sake, and the method of journalizing these being clearly understood, nothing further can be required on this head. On comparing these Accounts of Sales with their corresponding entries in the Waste-Book, it will be observed that I have referred to the Account of Sales Book for particulars, instead of inserting them in the Waste-Book. My reason for preferring the former method is, that it lays the Clerk who makes the entry, under a necessity of commencing an Account of Sales immediately after the delivery of the goods, which is one great step towards its completion: for I have always remarked, that Merchants in general, are too tardy in this important part of their business. Whenever any consignments are sold and delivered, and the time of payment clearly ascertained, the rendering an Account of Sales immediately, to the original proprietors, is of such consequence; and the necessity of it, on various considerations, so apparent, that whatever tends to forward so desirable an object, ought surely to be adopted. The entering the particulars immediately in the Account of Sales Book, completes one side of the account, without any further trouble; and there can be no use in repeating them in any other place. Those who contend that the particulars ought nevertheless to appear in the Waste-Book, would be puzzled to support their argument to conviction: it may be proper enough as a school exercise; but surely, all useless repetitions, should be banished from a well-regulated Counting-House.

EXAMPLES.

E X A M P L E S

FOR MAKING OUT

A C C O U N T S O F S A L E S

O F

W E S T - I N D I A P R O D U C E .

*Dr.*

SALES of 100 Hogsheads of Muscovado Sugar, received

[illegible]



the ANN, Nokes, from Jamaica, on account of Messrs. Robert Lydcott & Co. Cr. 170

1787.  
Jan. 28. By Holly & Snape, fold them, payable in two months,

R.L.C. 100 Hhds. Muscovado Sugar, viz.

No. 1-15	1 4	11-13	3 4	21-12	3 25	31-14	2 7	41-16	2 4
2-14	2 6	12-17	0 0	22-14	1 16	32-13	1 18	42-14	3 2
3-13	3 25	13-16	1 1	23-16	1 0	33-15	0 0	43-15	2 18
4-16	2 1	14-16	2 1	24-15	2 4	34-15	2 16	44-14	1 1
5-14	3 2	15-14	1 7	25-15	1 0	35-14	3 26	45-13	3 25
6-15	1 7	16-15	1 0	26-15	3 3	36-14	1 6	46-15	2 1
7-15	3 4	17-14	2 12	27-13	2 4	37-15	2 2	47-15	3 24
8-14	1 7	18-15	1 25	28-14	1 7	38-16	1 1	48-14	1 2
9-16	1 0	19-16	0 0	29-14	2 5	39-14	2 14	49-14	2 25
10-15	2 1	20-16	1 2	30-15	1 14	40-14	1 2	50-15	1 0
<u>152</u>	<u>1 1</u>	<u>155</u>	<u>1 24</u>	<u>147</u>	<u>3 22</u>	<u>148</u>	<u>2 8</u>	<u>150</u>	<u>3 18</u>

51-13	3 4	61-15	0 0	71-12	3 24	81-12	2 0	91-16	1 2
52-14	1 0	62-15	1 22	72-14	0 2	82-14	0 24	92-14	3 0
53-14	0 24	63-14	0 24	73-14	3 0	83-15	2 1	93-14	2 14
54-15	0 20	64-16	0 2	74-15	0 0	84-15	0 18	94-14	0 0
55-14	1 0	65-13	3 0	75-14	2 2	85-14	2 0	95-14	2 0
56-16	0 0	66-14	2 2	76-16	0 7	86-14	0 24	96-15	0 14
57-13	2 2	67-14	0 26	77-14	2 14	87-15	2 0	97-14	2 14
58-14	0 20	68-15	3 3	78-13	2 24	88-14	2 26	98-16	0 0
59-15	0 0	69-16	0 0	79-16	0 10	89-13	3 20	99-16	1 7
60-16	2 4	70-16	0 4	80-14	2 4	90-16	0 0	100-14	0 12
<u>146</u>	<u>3 18</u>	<u>150</u>	<u>3 27</u>	<u>146</u>	<u>1 3</u>	<u>146</u>	<u>1 1</u>	<u>150</u>	<u>1 7</u>

152 1 1  
155 1 24  
147 3 22  
148 2 8  
150 3 18  
146 3 18  
150 3 27  
146 1 3  
146 1 1  
150 1 7

1495 3 17  
Tare.. 133 1 17

1362 2 0 Net....at 40s. per Cwt.....

2725 0 0

LONDON, 31st January, 1787,

Errors and Outstanding Debts excepted,

THOMAS TRUSTY.

<sup>171</sup> *Dr.* SALES of 50 Hogheads of Sugar, 25 Bales of Cotton, and 20 Bags of Pimento,

[illegible]

received  $\pounds$  the ANN, Nokes, from Jamaica, on account of Mr. Wm. Hinton. Cr. 172

1787.

Jan. 20. By John Salkeld & Co. for 50 Hogheads Sugar fold them, payable in 2 months.

Æ X. No. 1-16 0 0	11-14 2 4	21-16 1 0	31-14 2 6	41-13 2 4
2-15 0 12	12-15 0 6	22-14 0 12	32-15 1 6	42-12 3 11
3-14 2 0	13-14 1 4	23-15 0 0	33-13 2 0	43-14 3 0
4-15 1 0	14-13 0 12	24-15 1 2	34-16 0 0	44-14 2 4
5-14 3 14	15-14 2 0	25-15 2 0	35-14 1 14	45-15 1 0
6-13 2 4	16-16 1 0	26-14 1 2	36-14 2 10	46-15 0 16
7-14 0 10	17-15 0 14	27-14 2 0	37-15 1 0	47-14 2 10
8-15 2 0	18-13 3 0	28-15 0 0	38-13 3 2	48-14 2 0
9-16 1 2	19-14 2 12	29-14 1 13	39-14 2 6	49-15 2 7
10-14 1 0	20-15 1 2	30-13 1 10	40-14 1 0	50-14 2 5
149 1 14	146 1 26	147 2 10	146 0 16	145 1 1
		149 1 14		
		146 1 26		
		146 0 16		
		145 1 1		
		734 3 11		

Tare... 64 2 11

670 1 0 Net.....at 42s. per Cwt..... 1407 10 6

24. By Jannifer & Wenham, for 25 Bales Cotton fold them, payable in 3 months.

X. No. 1-3 2 0	11-3 2 6	21-3 2 4
2-3 1 22	12-3 2 20	22-3 1 2
3-3 0 10	13-3 1 0	23-3 0 10
4-3 1 1	14-3 2 1	24-3 0 6
5-3 1 0	15-3 0 2	25-3 2 2
6-3 0 20	16-3 1 7	
7-3 3 0	17-3 3 8	16 1 24
8-3 0 21	18-3 2 1	33 1 22
9-3 2 1	19-3 1 7	34 0 24
10-3 1 3	20-3 1 0	
33 1 22	34 0 24	84 0 14
		0 2 19 Draft and Cloff.
		83 1 23
		2 3 26 Tare.
		80 1 25
		9013 lb. Suttle.
		346 Tret.
		8667 Net.....at 2s. per lb.....

866 14 0

26. By William Harpax, for 20 Bags Pimento fold him, payable in 3 months.

Æ..... 1 0 6	0 3 21	1 1 6	1 1 6
1 1 0	1 0 2	1 0 2	0 3 24
1 0 4	0 3 17	0 3 20	0 3 16
1 0 2	0 3 24	0 3 27	1 0 7
1 1 1	1 2 0	1 0 2	1 1 0
5 2 13	5 1 8	5 1 1	5 1 25
			5 1 1
			5 1 8
			5 2 13
			21 2 19
			20 Draft.
			21 1 27
			0 3 2 Tare.
			20 2 25
			2321 lb. Suttle.
			89 Tret.
			2232 Net, at 2s.....

LONDON, 31st January 1787.

Errors and Outstanding Debts excepted,

THOMAS TRUSTY.

223 4 0

2497 8 6

T t



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209 to 212	Feb. . . . 10.	X	ditto . . . . .	Mermaid, Thomfon . . . . .	2 . . .	703	12	0
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E X A M P L E S  
O F  
A C C O U N T S O F S A L E S,  
C A L C U L A T E D F O R T H E  
B R I T I S H C O L O N I E S;

Or for any Wholesale Business, where a LARGE STOCK of various  
Articles of Merchandize is kept.

# R E M A R K S.

THE Account of Sales for the Invoice No. 1, is principally transcribed from one that I formerly kept in New-York, and I have given this specimen more at length, lest an abridgement, by being mutilated in some material part, should have failed in answering the purpose for which it is intended.

During my residence in North-America, and long before I kept a Store myself, I had an opportunity of seeing many attempts to keep a regular Account of Sales of the numerous articles with which an American Store is usually supplied; but all of them appeared to be defective, and gave immense trouble, without answering any good purpose. This led me to consider whether some simple method could not be devised, that would admit of more dispatch, and come at the object proposed with a less fatiguing application.

The great object with every wholesale dealer, whose stock consists of a great variety of articles, must be to know, with as little trouble as possible, what he has sold, what remains upon hand, and what are the profits upon every species of goods, taken either individually or collectively. As I have experienced the following specimens to be amply sufficient for all these purposes, I shall endeavour to explain the principles on which they are conducted, so as to render them intelligible to every capacity: more especially, as I am convinced, that they will apply equally to every wholesale trade. Even the Manufacturer may adopt the same method with great advantage, by setting down, in the upper columns, the various kinds of goods he fabricates, as soon as they are brought to a state of perfection; and afterwards posting them up from the Day-Book when they are disposed of. And there are none but those who have experienced it, can describe the satisfaction which is felt by the proprietor of a large Store, or Warehouse filled with goods, when surrounded by several hundred different species of merchandize, he can, at any time, tell the exact state of every one of them, without ever quitting his seat, and with as little trouble as he can turn to an account in the Ledger.\*

Most of the Sale-Books I have seen in America, were rendered in a great measure useless, by crowding too many articles into one page, on a supposition that, by preserving the whole of an Invoice entire, and keeping it all together in one view, by enlarging the

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\* The business of a Wholesale Haberdasher, exhibits, perhaps, a greater variety of different articles, than any Wholesale Trade in Britain. They are so numerous, that it may be thought impossible to keep a regular and daily account of the purchase and sale of every individual article: but experience is the surest test on this, as on all other occasions. Having tried the following method upon a very large scale of business, with a still greater variety of articles, I can with greater confidence assert that it is equally applicable to every species of wholesale traffic, and that it may be kept daily posted up, by a smart youth of sixteen or seventeen years of age.



size of the pages, the sales might be noted down with greater facility. But this is one of the many theories with which the world has been pestered, that is not reducible to practice: for when there are fifty, or as I have seen, an hundred columns and upwards, crowded into one opening of the book, the eye is lost in a labyrinth, before it can trace out its object; and that which was designed to render the whole clear and intelligible, becomes a source of endless confusion.

All this is avoided in the following specimens, by limiting the columns to five or six for each page, and making the references to them easy, by a copious index. All confusion, both in quantity and price, is thereby avoided, and though there are a few more pages employed by this means, the saving of time and trouble which it occasions, will prove an ample compensation.

## E X P L A N A T I O N.

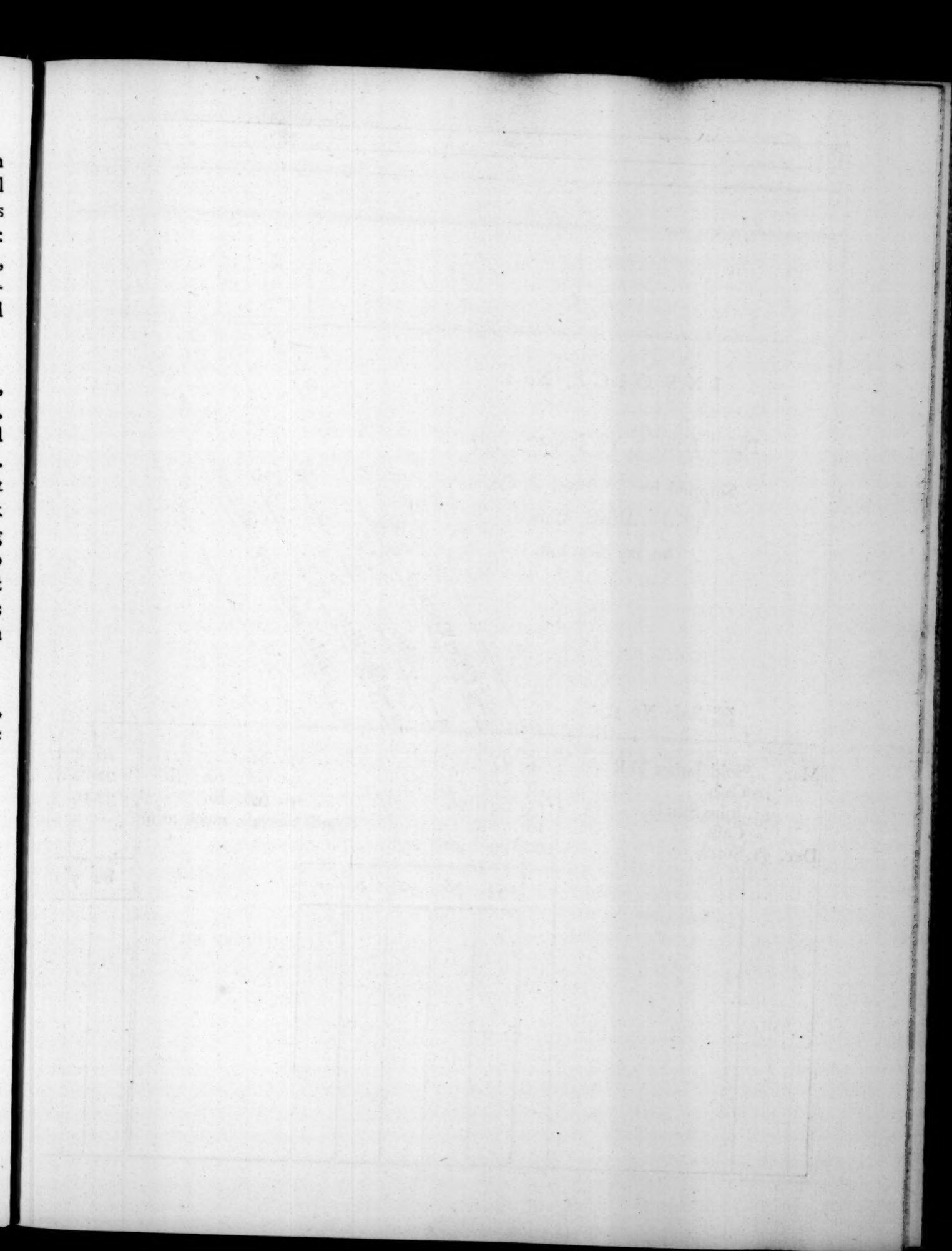
THE upper columns contain exact copies of the invoices of goods bought or imported, and the lower columns comprise the sale of those goods, taken from the Waste-Book, or Day-Book, which are posted line by line (prefixing the page in the margin of the Day-Book) just as the Journal entries are posted into the Ledger. The first column contains the dates of the Day-Book entries: the second contains the buyers names: the third the pages of the Day-Book: then follows the quantity sold, placed under its respective column, and afterwards the prices, so arranged, that the eye meets with no difficulty in applying them to their proper objects.

One of the great advantages of this Sales-Book is, that it interferes with no other book, and may be the entire work of one of the junior Clerks. It is so simple, that a Boy, upon his first leaving school, may be equal to the management of it: and if it is posted up daily, and afterwards checked by some older heads, it will be found one of the most useful books in a Counting-House. Whatever goods are sold, either on your own, or the account of any other person, will always appear upon inspection, as well as the quantity remaining unsold: and with respect to those that are sold by commission, this method saves all the trouble of opening distinct accounts in the Ledger for every separate consignment. I seldom found that any distinguishing marks were necessary, even in the Day-Book, to determine the property of every separate article. The goods being properly entered when they are sold, with the addition of such marks or numbers as are always put upon them in the first instance, will be fully sufficient, with the assistance of a copious index, to point out the columns in the Sales-Book to which they severally belong. It may sometimes happen that two articles of the same species, belonging to different persons, may be alike in every respect: but whenever this occurs, which is seldom the case, the distinction may easily be made.

During the time I practised this method, I never kept but one account of Merchandize in the Ledger, whether the goods were sold upon my own account, or by commission. All further distinctions I found to be totally useless, as my Day-Book and Sales-Book always corresponded with each other, agreeing also with the account of Merchandize in the Ledger: and whenever the sale of any consignment was completed, the account, however voluminous, was always ready; for a copy of the account as it stood in the Sales-Book, with the customary deduction for charges and commission, was the completest Account of Sales that could have been rendered to the proprietor.

In the following specimens it is to be observed, that the Invoices are all in Sterling Money, and the sales in New-York Currency; the exchange seldom higher than 180 ¢ Ct. Invoice, No. 1, is extracted from a large importation on my own account, and is closed at the end of the year, when an account of the Stock remaining on hand is supposed to be taken. With this Stock of Goods on hand the new Sales-Book (for it is best to open a new one at every general balance) is supposed to commence; and how much easier an account of Stock may be taken by this method, will appear on reflecting, that when the period for taking Stock arrives, the Clerk who keeps the Sales-Book has nothing more to do, than to cast up the several columns, and note down the deficiencies in a book for that purpose, with the first cost against each article. These deficiencies, if all is correct, will agree with the goods remaining in the Warehouse; which may be easily known by proceeding regularly through the whole, and pricking off the articles as they are examined.

Invoices No. 2 and 3, are consignments, the net proceeds of which are so clearly deduced, and carried to the credit of the respective proprietors, that no further illustration can be required.







										20	4	2											39	4	4	2			
										2	16	8											88	19					
										3	8	0																	
										12	10	0																	
										0	5	6																	

## INVOICE, No. 1. Continued.

☒ Cafe No. 3.

1787.								Brought over . . . .	157	12	o
Mar. 10.	John Jones . . . . .	15	2	2	2	2	2	50s 51s 52s 53s 54s.	26	o	o
15.	Cafh . . . . .	20				3	3	53s. 54s. . . . .	16	1	o
Apr. 20.	Simon Johnson . . . . .	31		2	4		2	51s. 52s. 54s. . . . .	20	18	o
May . 8.	Thomas Hunt . . . . .	49	4		5		4	50s. 52s. 54s. . . . .	33	16	o
June . 6.	Cafh . . . . .	66		4	2	2		51s. 52s. 53s. . . . .	20	14	o
Aug. 10.	Ditto . . . . .	111	2	2		4		50s. 51s. 53s. . . . .	20	14	o
Sept. . 6.	William Smithson . . . . .	128	1			2	4	50s. 53s. 54s. . . . .	18	12	o
Oct. . 10.	James Brill . . . . .	150				1	1	53s. 54s. . . . .	5	7	o
Dec. 31.	Stock . . . . .	200	1	2	1	2	2				
			10	12	14	16	18		319	14	o



										156 10 0			184		
										245 9 2					
										20 8 0					
										18 4 0					
										15 18 0					
										16 4 0					
										0 13 0					
										0 13 0					
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## INVOICE, No. 1. Continued

✠ Trunk No. 4.

				Brought over.						
1787.										
Apr...6.	William Freeland	28	125	101				2s. 9d.	3s.	439 11 0
May 10.	Cash	49			1	31	2	165s.	6s.	32 6 9
July..5.	Ditto	86	126	125				2s. 9d.	3s.	26 11 0
Sept..5.	William Smart	128	136	126				2s. 9d.	3s.	36 1 6
Oct..18.	Cash	158					2	90s.		37 12 0
Nov..5.	Ditto	168				32	2	6s.	90s.	9 0 0
										18 12 0
			387	352	1	63	6			599 14 3

245 9 2

25 16 0

24 18 8

3 18 0

7 17 6

12 6 0

Brought over.

No. Yds.

12. 387. 16d.

13. 352. 17d.

22. 28.

23. 63.

2s. 6d.

41s.

15 Pieces yard-wide Irish Linen

14 Pieces ditto

1 Piece Hairbine

2 Pieces Silk Sagathy

6 Pieces yard-wide Venetian Poplins

							12	0	0	113	12	2
							12	6	0	245	9	2
							6	0	0	245	9	2
							7	5	0	245	9	2
							1	5	0	245	9	2
							12	0	0	245	9	2
							24s.			245	9	2
							24s.			245	9	2
							24s.			245	9	2
							20s.			245	9	2
							4s. 2d.			245	9	2
							10 lb Cloth-coloured Sewing Silk			245	9	2
							10 $\frac{1}{4}$ lb Crow			245	9	2
							5 lb Blue			245	9	2
							5 lb Light Colours ditto			245	9	2
							6 Gros Shoe-Binding			245	9	2
1787.							Brought forward..	599	14	3		
May..4.	Cash	46	2	2	1	1	52s. 52s. 52s. 64s.	16	4	0		
June..8.	Joseph Forbes	72	1	1		2	52s. 52s. 9s.	6	2	0		
Sept..5.	Cash	128	2	2 $\frac{1}{4}$			52s. 52s.	11	1	0		
Oct..5.	James Rand	146			1	1 $\frac{1}{2}$	52s. 64s.	7	8	0		
10.	Giles Oakes	149	4	3	2	2 $\frac{1}{2}$	52s. 52s. 52s. 64s.	31	8	0		
20.	Cash	154				2	9s.	0	18	0		
Dec..31.	Stockwell & Co.	200	1	2	1	2	52s. 52s. 52s. 9s.	11	6	0		
			10	10 $\frac{1}{4}$	5	5	6	684	1	3		





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INVOICE, No. 1. Continued.										520 1 9		68 9 0	
Bottled Porter 126 Doz. Brought over													
12 No. 16													
11 17													
11 1/2 18													
12 1/2 19													
15 20 188 Dozen. at 6s. 6d.													
15 Tierces at 7s. Shipping Charges 42s. ....													
1787.													
May 5. James Small . . . . . 43													
10. Cash . . . . . 46										12			
21. Ditto . . . . . 52										11			
										12		11	
										11 1/2		12 1/2	
										15		18s.	
												18s.	
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## INVOICE, No. 1. Continued.

Trunk No. 21 Continued.

1787.							Brought over.	1276	0	8
Mar. 10.	Cash	6	1	2		1	92s. 92s. 12s.	14	8	0
15.	Ditto	9		2	1		92s. 91s. 95s.	18	10	0
June. 1.	James Merry	61	2	2			92s. 92s.	18	8	0
15.	Cash	71			2	2	91s.	18	4	0
			3	6	3	3		1345	10	8
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Brought over. Yds. No. 6 41s.  
 3 Printed Calicoes 2 Colours and Blue 18 6 41s.  
 6 Ditto Pompadour Ground ..... 7 41s.  
 3 Ditto 2 Colours Yellow Bengal ..... 8 41s.  
 3 Ditto Fine Red Ground ..... 9 41s. 6d.  
 Trunk No. 21 ..... 42s. 6d.

42 9 0 588 10 9

6 3 0

12 6 0

6 1 6

6 7 6

0 12 0

73 19 0





## INVOICE, No. 1. Continued.

☒ Box No. 24.

1787.							Brought over....	2099	0	8
Mar. 10.	Cash .....	8	1				62s. ....	3	2	0
15.	Ditto .....	11			1	1	64s. 66s. ....	6	10	0
June . 5.	Samuel Smith .....	63		1		1	63s. 65s. ....	6	8	0
			1	1	1	1		2115	0	8

25 Demy Cambrics .....  
 Brought over .....  
 No. 351 ..... 27s. 6d.  
 352 ..... 28s.  
 353 ..... 28s. 6d.  
 354 ..... 29s.  
 355 ..... 29s. 6d.

1027 14 9

1 7 6  
 1 8 0  
 1 8 6  
 1 9 0  
 1 9 6

							1 10 0	1 10 6	1 11 0	1 11 6	1 12 0	14 17 6	1027 14 9	203
							No. 356.....30s.							
							357.....30s. 6d.							
							358.....31s.							
							359.....31s. 6d.							
							360.....32s.							
1787.							Brought forward .							2115 0 8
Apr. 5.	Adam Hope .....	23	1	1	.....	.....	67s.	68s.	.....	.....	.....	.....	.....	615 0
20.	Ephraim Edwards ...	32	.....	.....	1	1	69s.	70s.	71s.	...	.....	.....	.....	1010 0
			1	1	1	1	1							2132 5 8









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## INVOICE, No. 1. Continued.

✻ Box No. 24 Continued.

1787.							Brought over..	2207	10	8
May .10.	James Merry.....	46	....	1	1	....	68s. 69s.....	6	17	0
15.	Cash.....	50	....	....	....	1 1	70s. 71s.....	7	1	0
20.	Ditto.....	53	1	....	....	....	67s.....	3	7	0
			1	1	1	1 1		2224	15	8

Clear Lawns.....Brought over.....  
 No. 731.....30r.  
 732.....30r. 6d.  
 733.....31s.  
 734.....31s. 6d.  
 735.....32s.

49 0 0 1027 14 9

1 10 0

1 10 6

1 11 0

1 11 6

1 12 0

												9	
												14	
												1027	
												6	
										1 12		6	
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										1 14		6	
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												1027	
												6	

## INVOICE, No. 1. Continued.

✱ Box No. 24. Continued.

1787.							Brought over...	2243	5	8
May..5.	John Hoffner.....	43	1				78s.....	3	18	0
10.	Joshua Nunez .....	46			1		80s.....	4	0	0
20.	Cash .....	53	1				77s.....	3	17	0
June . 1.	Ditto .....	61		1			79s.....	3	19	0
Dec. 31.	Stock .....	200				1				
			1	1	1	1		2258	19	8

Clear Lawns..... Brought over.....  
 No. 741.....  
 742.....  
 743.....  
 744.....  
 745.....

65 2 6 102714 9  
 1 15 0  
 1 15 6  
 1 16 0  
 1 16 6  
 1 17 0





INVOICE, No. 2. Dated London Feb. 10, 1787.

¶ the Mermaid, Thompson,

Shipped by Truettwell & Co. and consigned  
to me for Sale upon Commission,  
on their Account.

X No. 1 a 11, Chests.

Feb. 10, 1787.

Son,

Signed

11 Chests Bohea Tea No. 1... 3 3 13 24... 64

2... 3 3 13... 65

3... 3 2 26... 63

4... 3 3 1... 65

5... 3 3 7... 63

18 3 15... 320

1787.													
Apr.	10.	Jonathan Holmes . . .	26			355			5s.	88	15	c	
	20.	Cash . . . . .	33					364	Ditto . . . . .	91	o	o	
	25.	William Hill . . . . .	36	35 <sup>2</sup>					Ditto . . . . .	88	o	o	
May.	5.	John Slack . . . . .	43		368				Ditto . . . . .	92	o	o	
	10.	Cash . . . . .	46			356			Ditto . . . . .	89	o	o	
				35 <sup>2</sup>	368	355	356	364		44	8	15	o

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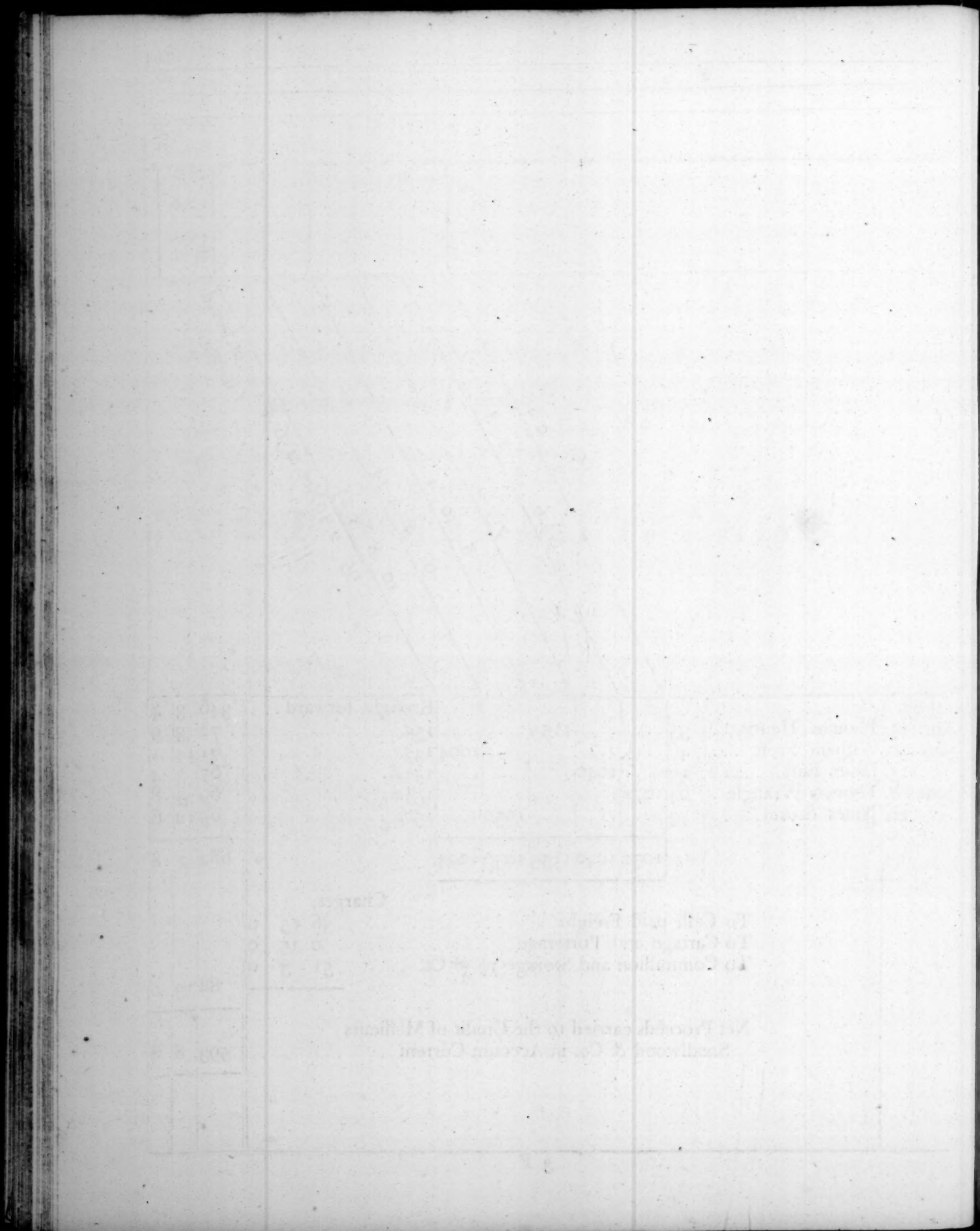


										107	12	9	662	5	6





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T H E

ACCOUNT-CURRENT BOOK.





his Account-Current with THOMAS TRUSTY. *Cr.* 218

1786.					
Nov. 20.	By Net Proceeds of 60 Hhds. Sugar $\frac{7}{8}$ the London . . . . .	due Dec. 31.	864	18	0
30.	By Bill of Exchange . . . James White on Mofes Foster . . . . .	Jan. 20.	284	10	0
=	By . . . . ditto . . . . . William Worms on Jonas Horton . . . . .	= 25.	460	0	0
Dec. 20.	By . . . . ditto . . . . . Martin & Co. on Miles Martin . . . . .	Feb. 26.	550	0	0
=	By . . . . ditto . . . . . Marshall & Jones on John Marshall . . . . .	Mar. 8.	883	6	2
31.	By Balance in my favour, carried to a new account . . . . .		1264	5	0

LONDON, December 31, 1786,

Errors excepted,

THOMAS TRUSTY.

4306 19 2

dition, in the continuation of an Interest Account, which may be easily avoided, as in the present case, by deducting the Interest from the first sum that is afterwards brought to the credit of the new account. To this there can be no objection, for custom immemorial, gives the right of applying every payment to the discharge of the Interest that then appears to be due: but a want of attention to this precaution, has frequently opened a door for cavil, and there have been instances, when disputes have arisen, where the parties charging Interest upon Interest, have been obliged to refund it, and to refer back for this purpose, through a long chain of correspondence, for many preceding years: for neither the signing of an account, nor any other obligation on the part of the debtor, will compel him to pay Interest upon Interest, whenever such a charge appears; because no agreement whatever can set aside a positive law of the land.

*Dr.* Mr. WILLIAM HINTON, of Jamaica, .....

1787.				
Jan.	1.	To Balance due as $\pounds$ Account rendered the 31 <sup>st</sup> Ultimo	1264	5 0
	10.	To Premium on $\pounds$ 4000 insured on Goods $\pounds$ the Jenny, Whipsey, Jamaica to London, at $2\frac{1}{2}\%$ Ct. Policy 12s. and Commission $\frac{1}{2}\%$ Ct	120	12 0
	31.	To Amount of sundry Goods $\pounds$ the Speedwell, as $\pounds$ Invoice	873	13 4
May.	10.	To Premium on $\pounds$ 1800 insured on Goods $\pounds$ the Squirrel, Matty, Jamaica to London, at $2\frac{1}{2}\%$ Ct. Policy 12s. and Commission $\frac{1}{2}\%$ Ct.	54	12 0
	25.	To Amount of sundry Goods $\pounds$ the Mercury as $\pounds$ Invoice	813	12 10
June	30.	To Commission on receiving $\pounds$ 350 at $\frac{1}{2}\%$ Ct.	1	15 0
		To Postage of Letters	0	10 6
		To Balance of your Interest Account	6	12 10

N. B. This Account-Current being compared with his account in the Ledger, pa. 111, will be found to agree therewith in every particular.

313513	6
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Dr. \_\_\_\_\_ INTEREST

1787.						
Jan. . 1.	£1600	0 0	remaining at Interest on the last account.			
	60	12 0	Premium of Insuranc due 31st Dec.			
	25	8 2	Commiffion and Postage ditto.			
	1686	0 2	from this day to June 30, 1787, . . . 180 at 5 $\frac{1}{2}$ Ct. $\frac{1}{2}$ Ann.	41	11	5
6.	500	0 0	ditto . . . . . 175 . . . . .	11	19	8
20.	400	0 0	ditto . . . . . 161 . . . . .	8	16	5
Feb. . 10.	250	0 0	ditto . . . . . 140 . . . . .	4	15	10
Mar. . 6.	450	0 0	ditto . . . . . 116 . . . . .	23	0	9
June 30.	2	5 6	Commiffion and Postage.			
	4288	5 8				
	1634	8 8	Balance remaining at Interest.			
	5922	14 4				
	873	13 4	Goods . . . due July 31.			
	813	12 10	ditto . . . . . Nov. 10.			
	120	12 0	} Premiums . . Dec. 31.			
	54	12 0				
	6	12 10		Interest.		
	1869	3 0				
				90	4	1



.....his Account-Current with THOMAS TRUSTY. Cr. 220

1787.									
Jan...5.	By 2 Bills of Exchange received from Thomas Trip, on your account,								
	viz. Thomas Trip on Hugh Sickle & Co....due Mar. 4.	200	0	0					
	Joseph Jackley on John Ramsdale & Co....Feb. 6.	150	0	0					
							350	0	0
31.	By Net Proceeds of fundry Goods & the Ann, viz.								
	50 Hhds. Sugar,								
	25 Bales Cotton, and } .....	due Mar. 31.	658	17	0				
	25 Bags Pimento, }	Apr. 30.	1089	18	0				
							1748	15	0
June . 1.	By ditto of 100 Bags Pimento & the Mercury, ... June 30.....		802	4	2				
30.	By Balance in my favour, carried to a new account .....		234	14	4				
	LONDON, June 30, 1787,								
	Errors excepted,								
	THOMAS TRUSTY.								
							3135	13	6

.....ACCOUNT. Cr.

1787.									
Jan...1.	£864 18 0								
	20 19 0	Interest due in 1786, to be deducted.							
					Days				
	843 19 0	from this day to June 30, 1787, ... 180 at 5 & Ct. & Ann.				20	16	2	
20.	284 10 0	ditto .....	161			6	5	8	
25.	460 0 0	ditto .....	156			9	16	7	
Feb...6.	150 0 0	ditto .....	144			2	19	2	
26.	550 0 0	ditto .....	124			9	6	10	
Mar...4.	200 0 0	ditto .....	118			3	4	7	
8.	883 6 2	ditto .....	114			13	15	10	
31.	658 17 0	ditto .....	91			8	4	3	
Apr..30.	1089 18 0	ditto .....	61			9	2	2	
June 30.	802 4 2								
							83	11	3
	5922 14 4								
		Balance carried to Account-Current....				6	12	10	
	1634 8 8	Balance remaining at Interest brought down.							
	234 14 4	Present Balance.							
	1869 3 0					90	4	1	



calculated without the Assistance of Tables.

Cr. 222

1787.							
Jan. . . 1.	£864	18	0				
	20	19	0	Interest, due in 1786, to be deducted.		Product of the	
					Days	Sums multiplied	
	843	19	0	from this day to June 30, 1787, . . .	180	by the Days.	
20.	284	10	0	ditto . . . . .	161		151,919
25.	460	0	0	ditto . . . . .	156		45,866
Feb. . . 6.	150	0	0	ditto . . . . .	144		71,760
26.	550	0	0	ditto . . . . .	124		21,600
Mar. . . 4.	200	0	0	ditto . . . . .	118		68,200
8.	883	6	2	ditto . . . . .	114		23,600
31.	658	17	0	ditto . . . . .	91		100,696
Apr. 30.	1089	18	0	ditto . . . . .	61		59,954
							66,483
June 30.	802	4	2				610,078
	5922	14	4	Balance carried to Account-Current, being			
				£6 12 10, equal to the quotient of			
				48,502 divided by 7300 . . . . .			48,502
				(See the Rule.)			
							658,580
	1634	8	8	Balance remaining at Interest brought down.			
	234	14	4	Present Balance.			
	1869	3	0				

But in order that no obscurity may remain, the reduction of the above Balance into Interest Money is given at full length.

$$\begin{array}{r}
 73,00 \overline{) 485,02} \quad (6 \\
 \underline{438} \\
 4702 \\
 \underline{20} \\
 73,00 \overline{) 940,40} \quad (12 \\
 \underline{73} \\
 210 \\
 \underline{146} \\
 6440 \\
 \underline{12} \\
 73,00 \overline{) 772,80} \quad (10 \\
 \underline{73} \\
 42
 \end{array}$$

By the same mode of calculation, the Interest to any of the above products may be found: but as it would be too tedious to calculate them separately, the Balance is taken, as in the preceding Interest Account, which reduces the whole to one operation.

REMARKS.



R E M A R K S  
O N T H E  
A C C O U N T - C U R R E N T B O O K.

T H E R E can be no use in pursuing this subject further, for when the preceding accounts have undergone a thorough investigation, all others of a similar nature will soon become familiar; but if these are not clearly understood, a multiplicity of examples would only serve to render them still more unintelligible. All, therefore, that remains, is to give my opinion which of the two modes of calculating Interest should be preferred; and here, experience induces me to declare in favour of the latter, for these reasons:

First. Every person who is expert at figures, will find it the most expeditious and the most accurate of the two: it cost me not half the trouble that I experienced in calculating the former Interest Account, though I had the assistance of Thompson's Tables, which are by far the best extant.

Secondly. Long experience has confirmed me in the opinion, that Tables of every sort should be banished from a well-regulated Counting-House. Few, indeed, are retained by persons in an extensive line of business, except Tables of Interest, and it would be well if these were also consigned to oblivion. Young people, in particular, should be cautious how they accustom themselves to such helps. Those who have sufficient resolution to reject them altogether, soon obtain a facility of calculation, that seems almost incredible to those who have not made the experiment: and this facility will not be confined to the calculation of Interest alone; but an expertness in figures, once acquired, will extend itself equally to every other branch of business.

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P R I N C I P A L T R A D I N G C I T I E S O F E U R O P E.

# I N T R O D U C T I O N.

THAT there are no want of elaborate and scientific treatises on EXCHANGE, is a truth that will readily be admitted; but it is equally true that a *concise view* of the subject, written in a plain intelligible style, and brought down to every capacity, is not the less necessary, as being more useful to the generality of readers: for although there are a few Merchants to whom the subject is of such importance as to be made a principal object of their study, it must at the same be acknowledged, that by far the greatest number of traders have neither leisure nor inclination to enter deeply into the mysteries with which it is enveloped. They must come at their knowledge by a shorter road; and whatever has a tendency to facilitate the attainment of this knowledge, will be considered as an useful acquisition.

One great cause of the abstruseness attending works of this kind, is the blending of *real* and *imaginary* monies together under the same head, and oftentimes in the same table: but however the remittance of money in Specie, and in Bills of Exchange, may be connected together in theory, they are totally different in practice; and the utility of considering them separately, must be obvious to every one, on reflecting that all the European nations have adopted imaginary monies, for the purpose of regulating their exchanges with each other. In this island, there are thousands that carry on an extensive business with the continent, who during their whole lives, neither receive nor forward a single remittance in Specie. To such, therefore, it can be of little use to know the comparative value between a Ducat, a Louis d'Or, and a Guinea, terms which are never made use of in the negotiation of Bills of Exchange: for which reason I shall confine myself solely to the Monies of Exchange; leaving the other branch as a distinct science, to be studied only by those whose business it is to watch the Course of Exchange, and to avail themselves of every minute advantage arising from its fluctuation.



THE Par of Exchange is that sum of money of one country, which will produce the like sum or value in the money of another country; and this being found by calculation to produce the same effect in both countries alternately, is called the Par of Exchange between them.

In the early ages of commerce, it was usual to fix the Par from a comparative value of the silver coin of any two nations only: but maturer experience has found it necessary to take the gold coin into the calculation, and not only to attend to the prices of gold and silver in the two places assigned, but also the comparative value between them in both those places. For this reason, the true Par of Exchange between any two distinct nations, remains a very disputable point, as is the case at present between France and Great-Britain. Some authors have fixed the Par between them as high as 31*d.* and a fraction  $\frac{1}{8}$  Ecu; and those who have aimed at correcting this error, bring the Par no lower than 30*d.* $\frac{7}{8}$ , without attending to that material circumstance, the comparative scarcity or plenty of gold and silver coin in the two countries. In France their payments are made chiefly in silver, which is too heavy and bulky an article to be transported by Land-Carriage from Paris to London, whenever the Exchange is against her: while on the other hand, guineas are so plenty in London, that they are always ready to be transmitted to Paris, in case of any sudden rise in the Exchange: and notwithstanding the laws are so severe in this kingdom, against the exportation of the current coin, bags of guineas have not yet become objects of seizure with the officers of the Customs; and if they were, it would be an easy matter to elude their search. In consequence of this advantage on the part of Great-Britain, the Exchange between London and Paris seldom rises higher than 29*d.*  $\frac{1}{8}$  Ecu, and probably will not exceed it, while such an advantage continues.

In this work I have adopted such Pars of Exchange as have been quoted by the latest authors, not with a view of recommending them as indisputable authorities, but merely because it was necessary to fix on some Exchanges, in order to shew the method of calculation. The true Par is still left, where it ought to be, to be determined by every one's own judgment and experience.

## On the PRICE of EXCHANGE.

CUSTOM has so regulated the Price of Exchange between most of the trading Cities of Europe, that it is generally fixed and invariable on one side, and fluctuating only on the other. This rule having been established by immemorial custom, is mutually submitted to by all parties; and as no inconvenience is found to result from it, but on the contrary, a saving of time and trouble, it would be well if the regulation were universally adopted.

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## On the MONIES of EXCHANGE.

THE different Nations of Europe have all agreed in appropriating certain nominal monies, for the purpose of regulating their Foreign Exchanges, which sometimes differ from the monies in which they keep their accounts; but as the monies of account are always placed uppermost in the following tables, the distinction will easily be made: and as these nominal or imaginary Monies of Exchange, are those that come immediately under our notice, to prevent confusion, they are the only Monies that will be attended to in this short view of Exchange.

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## On the ARBITRATION of EXCHANGE.

THE Arbitration of Exchange is the method of finding the proportion between the Exchange of any two places with respect to a third; which may easily be done by attending to the Examples hereafter given. And here I might project triangles on a number of supposed cases, and solve them by the Rule of Conjunction, with a long train of antecedents and consequents, exhibiting a wonderful display of learning, to very little purpose; for the bulk of mankind will still be of opinion, that the *Rule of Three* is the GOLDEN RULE, and that assisted by *Prælice*, it will answer every useful intention. But the advocates for this new-fangled rule will tell you, that it is only a contraction of the Rule of Three, and performs at one operation, what can only be effected by several statings of that excellent rule. Very true, and so, in like manner, Logarithms and Algebra are only contractions of the common rules of Arithmetic; but whoever yet thought of introducing them into a Counting-House, and applying them to the common occurrences of trade?

ALL Exchanges are calculated by the *Rule of Three*, in which such contractions are introduced, as *Practice* will soon render familiar. The best practical treatise on this subject, is contained in Mr. De Hahn's engraved Map of Exchanges, of which I acknowledge to have made frequent use in the following calculations. I could easily have introduced fresh calculations, in every instance, but it was more satisfactory to myself, and surely must be so to the public, that I should employ that time in checking, examining, and *correcting* those that are already published. Had that Map been perfect, this *Short View* would not have appeared; but Mr. D. H. by attempting too much, in so small a space, has fallen greatly short of his object. His Map is so crowded, and abounds so much in contractions, that it may be regarded as a subject of curiosity, more than of real use; for without considerable study, and a previous acquaintance with the subject, a principal part of his rules are altogether unintelligible. Now the chief merit of the Map annexed to this treatise, is, that it is free from abbreviations, that the calculations are all given at full length, that the useful parts are separated from the useless, and by being confined to those places on which bills are principally negotiable, it will be a necessary compendium for the Counting-House, and of daily use in business; requiring no more knowledge to understand it perfectly, than what every boy is supposed to bring with him from school. \*

Although the Map is placed at the end of the book, for the convenience of turning to it with as little trouble as possible, it is to be understood as forming the first part of the following calculations. The next in order, are the Exchanges on all those places mentioned in the Map, reciprocally with each other; and after these the other principal European Exchanges, not included in the Map, with the kingdom of Great-Britain.

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\* Having given my opinion in another place, so decidedly against the introduction of any Tables into a Counting-House, those, in particular, for calculating Exchanges cannot be too much reprobated: for besides their being encouragers of idleness, they neither save time nor trouble; as any person who is expert at figures can make the calculations in half the time that is required for selecting them out of tables.





# R U L E S

For calculating the EXCHANGES on all those Places mentioned  
in the SHEET MAP, reciprocally with each other.

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N. B. The Exchanges with London, being included in the Map at the end of the book, are not repeated here. References must also be had to the Map for the Usances and Days of Grace.

As one great object in the following calculations, was to make them agree together as nearly as possible, and thereby operate as proofs upon each other, it was sometimes necessary to take in a small fraction for this purpose; which will readily be perceived, on comparing them together, at every revision of the calculations.

## A M S T E R D A M.

Exchanges in Guilders, Stivers, and Pennings \*  $\begin{cases} 16 \text{ Pennings} = 1 \text{ Stiver or 2 Grotes.} \\ 20 \text{ Stivers} = 1 \text{ Guilder.} \end{cases}$

On HAMBURG.. The Par  $33\frac{1}{2}$  Stivers Banco for 1 Dollar.

EXAMPLE. Reduce <sup>Marks. Sol-lubs.</sup> 3511 9 Banco into Guilders at Par.

RULE. Take the half to reduce it into Dollars; multiply that sum by the Price of Exchange, and divide the Product by 20 Stivers (=1 Guilder.)

<sup>Guilders. Silvers. Pennings.</sup>  
Answer.... 2968 7 0 Banco.

On PARIS. .... The Par  $54\frac{1}{2}$  Grotes Banco for 1 Ecu of 3 Livres.

EX. Reduce <sup>Livres. Sols.</sup> £2997 16 Tournois into Guilders at Par.

RULE. Divide by 3 to find the number of Crowns, and multiply by the Price of Exchange; the Product will be the answer in Grotes.

Answer.... 1364 12 0 Banco.

On MADRID. . . The Par  $94\frac{3}{4}$  Grotes Banco for 1 Ducat of Exchange equal to 375 Marvadies.

EX. Reduce <sup>Dollars. Rials. Marvadies.</sup> 1875 7 25 † into Guilders at Par.

RULE. Multiply by 272 Marvadies (=1 Dollar) and divide the Product by 375 Marvadies (=1 Ducat), then multiply the quotient by the Price of Exchange, and the Product will be the answer in Grotes.

Answer.... 3223 3 0 Banco.

On LISBON. . . The Par  $45\frac{5}{8}$  Grotes Banco for 1 Cruifade of 400 Reas.

EX. Reduce <sup>Cruifades. Reas.</sup> 1869 250 ‡ into Guilders at Par.

RULE. Multiply by the Price of Exchange, and divide by 40 Grotes (=1 Guilder.)

Answer.... 2132. 10 8 Banco.

<sup>Rials. Marvadies.</sup>  
† Equal to 15007 23 nearly.

<sup>Mill Reas.</sup>  
‡ Equal to 747,850.



On LEGHORN... The Par  $86\frac{1}{2}$  Grotes Banco for 1 Dollar.

EX. Reduce  $1956\frac{12}{8}$  into Guilders at Par.

RULE. Multiply by the Price of Exchange, and divide by 40 Grotes (=1 Guilder.)

Guilders. Stivers. Pennings.  
*Answer*... 4231 4 0 Banco.

On GENOA... The Par  $85\frac{1}{4}$  Grotes Banco for 1 Dollar out of Bank.

EX. Reduce  $2567\frac{12}{4}$  into Guilders at Par.

RULE. Multiply by the Price of Exchange, and divide by 40 Grotes (=1 Guilder.)

*Answer*... 5472 4 8 Banco.

Liras. Soldi. Denari.  
§ Equal to 14,763 15 11

On VENICE... The Par  $89\frac{1}{8}$  Grotes Banco for 1 Ducat Banco.

EX. Reduce  $2762\frac{20}{8}$  into Guilders at Par.

RULE. Multiply by the Price of Exchange, and divide by 40 Grotes (=1 Guilder.)

*Answer*... 6207 15 0 Banco.

\* Holland also makes use of Flemish money in Foreign Exchanges, which is divided as follows:

12 Grotes = 1 Schilling.

20 Schillings = 1 Pound Flemish.

And sometimes the Rix Dollar, equal to 50 Stivers or 100 Grotes.

N. B. Bank-Money is from 3 to 5  $\frac{1}{2}$  Ct. better than Current-Money; the difference between them is called the Agio.

The proportion between the different monies used in Holland, is found by comparing the number of Grotes which they severally contain.

Exchanges in Mark-lubs, Sol-lubs, and Deniers \*  $\begin{cases} 12 \text{ Deniers} = 1 \text{ Sol-lub or } 2 \text{ Grotes.} \\ 16 \text{ Sol-lubs} = 1 \text{ Mark-lub.} \end{cases}$

On AMSTERDAM. The Par  $33\frac{13}{16}$  Stivers Banco for 1 Dollar of 32 Sol-lubs Banco.

EX. Reduce  $2968\frac{7}{16}$  Banco into Marks at Par.

RULE. Multiply by 20 Stivers (=1 Guilder) and by 2 Marks (=1 Dollar) and divide by the Price of Exchange.

*Answer* . . . . .  $3511\ 9\ 0$  Banco. Marks. Sol-lubs. Deniers.

On PARIS. . . . The Par  $25\frac{1}{16}$  Sol-lubs Banco for 1 Crown of 3 Livres.

EX. Reduce  $\pounds 1100\ 19$  into Marks at Par.

RULE. Multiply by the Price of Exchange and divide by 48 (being 3 Livres multiplied by 16 = 1 Mark.)

*Answer* . . . . .  $574\ 13\ 6$  Banco.

On MADRID. . . The Par  $93\frac{3}{4}$  Grotes Banco for 1 Ducat of Exchange, equal to 375 Marvadies.

EX. Reduce  $442\ 5\ 6\ \dagger$  into Marks at Par.

RULE. Multiply by 272 Marvadies (=1 Dollar) and divide by 375 Marvadies (=1 Ducat), then multiply by the Price of Exchange and divide by 32 Grotes (=1 Mark.)

*Answer* . . . . .  $940\ 10\ 0$  Banco.

On LISBON. . . . The Par  $45\frac{1}{2}$  Grotes Banco for 1 Cruifade of 400 Reas.

EX. Reduce  $685.356\ \ddagger$  into Marks at Par.

RULE. Multiply by the Price of Exchange, and divide by 32 Grotes (=1 Mark.)

*Answer* . . . . .  $975\ 4\ 0$  Banco.

$\dagger$  Equal to  $3541\ 6$  Rials. Marvadies.

$\ddagger$  Equal to  $274.356$  Mill Reas.

On LEGHORN.. Has no established Exchange, but Bills are negotiated through Amsterdam, at about  $81\frac{3}{4}$  Grotes Banco for 1 Dollar of Exchange.

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On GENOA.... Has no established Exchange, but Bills are negotiated through Amsterdam, at about  $80\frac{3}{4}$  Grotes Banco for 1 Dollar out of Bank.

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On VENICE.... The Par  $83\frac{1}{4}$  Grotes Banco for 1 Ducat Banco.

EX. Reduce <sup>Ducats. Groffi. Marchetti.</sup> 422 22 3 Banco into Marks at Par.

RULE. Multiply by the Price of Exchange and divide by 32 Grotes (=1 Mark.)

Answer.... 1100 5 0 Banco.

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\* Hamburg also makes use of Flemish Money in her Foreign Exchanges, which is divided as follows:

12 Grotes....=1 Schilling.

20 Schillings =1 Pound Flemish.

N. B. Bank-Money is 16  $\frac{1}{2}$  Ct. better than Current-Money, with a Sur-Agio from 6 to 12  $\frac{1}{2}$  Ct.

The Hamburgers sometimes make use of the following in their Foreign Exchanges:

The Dollar....= 32 Sol-lubs or 64 Grotes.

The Rix Dollar= 48 ditto or 96 ditto.

The Proportion between the different Monies made use of in Hamburg, is determined by the number of Grotes which they severally contain.



Exchanges in Livres, Sols, and Deniers, \*  $\begin{cases} 12 \text{ Deniers} = 1 \text{ Sol.} \\ 20 \text{ Sols} \dots = 1 \text{ Livre, Tournois.} \end{cases}$

On AMSTERDAM. The Par  $54\frac{7}{8}$  Grotes Banco for 1 Ecu of three Livres.

EX. Reduce  $1364\frac{12}{100}$  Guilders, Stivers. Banco into Livres at Par.

RULE. Multiply by 40 Grotes (=1 Guilder) and divide by the Price of Exchange, then multiply by 3 Livres (=1 Ecu.)

*Answer*...  $\text{£}2997$  Livres, Sols, Deniers. 16 0 Tournois.

On HAMBURG. The Par  $191\frac{1}{2}$  Livres Tournois for 100 Marks Banco.

EX. Reduce  $574\frac{15}{100}$  Marks, Sol-lubs. Banco into Livres at Par.

RULE. If 100 Marks give  $191\frac{1}{2}$  Livres, what will 574 Marks 15 Sol-lubs give?

*Answer*... 1101 0 0 Tournois.

On MADRID... The Par  $\text{£}15\frac{2}{100}$  Livres, Sols. Tournois, for one Pistole of Exchange of 32 Rials.

EX. Reduce  $224\frac{6}{100}\frac{17}{100}$  Pistoles, Rials, Marvadies. into Livres at Par.

RULE. Multiply the given Sum by the Price of Exchange.

*Answer*... 3385 9 6 Tournois.

On LISBON... The Par  $51\frac{2}{3}$  Cruisades Reas. Sols Tournois for 1 Cruisade of 400 Reas.

EX. Reduce 536,195  $\frac{1}{3}$  into Livres at Par.

RULE. Multiply by the Price of Exchange, and divide by 20 Sols (=1 Livre.)

*Answer*... 1385 18 6 Tournois.

$\dagger$  Equal to 7174 17 Rials, Marvadies.

Equal to 214,595 Mill Reas.

On LEGHORN. The Par  $97\frac{3}{4}$  Sols Tournois for 1 Dollar of Exchange.

EX. Reduce  $975\ 17\ 6$  into Livres at Par.

RULE. Multiply by the Price of Exchange, and divide by 20 Sols (=1 Livre.)

*Answer* . . .  $\pounds 4769\ 12\ 0$  Tournois.

On GENOA. . . . The Par  $96\frac{3}{4}$  Sols Tournois for 1 Dollar out of Bank.

EX. Reduce  $1859\ 4\ 3$  out of Bank, into Livres, at Par.

RULE. Multiply by the Price of Exchange and divide by 115 Soldi (=1 Dollar out of Bank.)

*Answer* . . . 1564 3 4 Tournois.

On VENICE. . . . The Par 59 Ducats Banco for 100 Crowns of 3 Livres Tournois, each.

EX. Reduce  $555\ 9\ 4$  into Livres at Par.

RULE. If 59 Ducats are equal to 300 Livres, what is the given Sum equal to?

*Answer* . . . 2824 2 0 Tournois.

\* France also uses in her Exchanges with Foreign Countries, the Crown or Ecu = 3 Livres Tournois.

Exchanges in Rials and Marvadies. \* (34 Marvadies = 1 Rial.)

On AMSTERDAM. The Par 1 Ducat of Exchange (= 375 Marvadies) for 94 $\frac{3}{4}$  Grotes Banco.

EX. Reduce <sup>Guilders. Stivers.</sup> 3223 3 Banco into Rials at Par.

RULE. Multiply by 40 Grotes (= 1 Guilder) and by 375 Marvadies (= Ducat) and divide by the Price of Exchange, and by 272 Marvadies (= 1 Dollar) or by 34 Marvadies (= 1 Rial.)

*Answer*... <sup>Rials. Marvadies.</sup> 15007 23 Old Plate.

On HAMBURG. The Par 1 Ducat of Exchange for 93 $\frac{3}{4}$  Grotes Banco.

EX. Reduce <sup>Marks. Schellings.</sup> 940 10 Banco into Rials at Par.

RULE. Multiply by 32 Grotes (= 1 Mark) and by 375 Marvadies (= 1 Ducat) and divide by the Price of Exchange and by 34 Marvadies (= 1 Rial.)

*Answer*... 3541 6 Old Plate.

On PARIS.... The Par 75 $\frac{1}{2}$  Sols Tournois for 1 Dollar.

EX. Reduce <sup>Livres. Sols. Deniers.</sup> £3385 9 6 into Rials at Par.

RULE. Multiply by 20 Sols (= 1 Livre) and divide by the Price of Exchange, then multiply by 8 Rials (= 1 Dollar.)

*Answer*... 7174 17 Old Plate.

On LISBON.... The Par 1 Pistole of Exchange of 32 Rials for 2500 Reas.

EX. Reduce <sup>Cruifades. Reas.</sup> 600,000 † into Rials at Par.

RULE. Multiply by 400 Reas (= 1 Cruifade) and by 4 Dollars (= 1 Pistole) and divide by the Price of Exchange, then multiply the Quotient by 8 Rials (= 1 Dollar.)

*Answer*... 3072 0 Old Plate.

† Equal to <sup>Mill Reas.</sup> 240,000.



On LEGHORN... The Par 100 <sup>Dollars. Sols.</sup> Dollars of Exchange for 128 Spanish Dollars.

EX. Reduce 533 <sup>7</sup> into Rials at Par.

RULE. If 100 Dollars are equal to 128 Spanish Dollars, what is the given Sum equal to?

*Answer*... <sup>Dollars. Rials. Marvadies.</sup> 682 5 17... or... <sup>Rials. Marvadies.</sup> 5461 17 Old Plate.

On GENOA... The Par 100 Dollars out of Bank for  $125\frac{3}{4}$  Dollars of Spain.

EX. Reduce 917 <sup>Liras. Soldi.</sup> 2 out of Bank into Rials at Par.

RULE. Multiply by the Price of Exchange, and divide by 575 Liras (=100 Dollars out of Bank) then multiply by 8 Rials (=1 Dollar of Spain).

*Answer*.... 1604 17 Old Plate.

On VENICE... The Par 365 Marvadies for 1 Ducat Banco.

EX. Reduce 1050 <sup>Ducats. Grossi. Marchetti.</sup> 14 2 into Rials at Par.

RULE. Multiply by the Price of Exchange, and divide by 34 Marvadies (=1 Rial.)

*Answer*.... 11278 16 Old Plate.

\* Spain also makes use of the following Monies in her Foreign Exchanges:

The Piaftre, Dollar or Piece of Eight = 8 Rials or 272 Marvadies	} Of Old Plate.
The Pistole of Exchange ..... = 32 Marvadies.	
The Ducat of Exchange ..... = 11 Rials } or 375 Marvadies	
1 Marv.	

## Exchanges in Reas, in whole Numbers. \*

On AMSTERDAM. The Par  $45\frac{5}{8}$  Grotes Banco for 1 Cruifade of 400 Reas.

EX. Reduce  $2132\ 10\ 8$  Banco into Reas at Par.

RULE. Multiply by 40 Grotes (=1 Guilder) and divide by the Price of Exchange.

*Answer*...  $1869,244$ ... or...  $747,844$   
 Lost in Fractions...  $6$   
 $747,850$

On HAMBURG.. The Par  $45\frac{1}{2}$  Grotes Banco for 1 Cruifade of 400 Reas.

EX. Reduce  $975\ 4$  into Reas at Par.

RULE. Multiply by 32 Grotes (=1 Mark) and divide by the Price of Exchange.

*Answer*...  $685,356$ ... or...  $274,356$ .

On PARIS. .... The Par 465 Reas for 1 Crown of 3 Livres.

EX. Reduce  $\pounds 1384\ 10$  Tournois into Reas at Par.

RULE. Divide by 3 Livres (=1 Crown) and multiply by the Price of Exchange.

*Answer*...  $214,595$ .

On MADRID. ... The Par 2500 Reas for 1 Pistole of Exchange of 32 Rials.

EX. Reduce 384 Dollars † into Reas at Par.

RULE. Multiply by 8 Rials (=1 Dollar) and by the Price of Exchange, then divide by 32 Rials (=1 Pistole.)

*Answer*...  $240,000$ .

† Equal to 3072 Rials.

On LEGHORN. The Par 784 Reas for 1 Dollar of Exchange.

EX. Reduce <sup>Dollars. Soldi. Denari.</sup> 150 0 9 into Reas at Par.

RULE. Multiply by the Price of Exchange, and the Product will be the Answer in Reas.

*Answer* . . . <sup>Mill Reas.</sup> 117,629.

On GENOA. . . . The Par 750 Reas for 1 Dollar out of Bank.

EX. Reduce <sup>Liras. So'di. Denari.</sup> £2331 2 6 out of Bank into Reas at Par.

RULE. Multiply by 20 Soldi (=1 Lira) and by the Price of Exchange, and divide by 115 Soldi (=1 Dollar of Exchange.)

*Answer* . . . 304,060.

On VENICE. . . . The Par 794 Reas for 1 Ducat Banco.

EX. Reduce 800 Ducats Banco into Reas at Par.

RULE. Multiply by the Price of Exchange, and the Product will be the Answer.

*Answer* . . . 635,200.

\* Reas are usually computed by whole Numbers, pricking off every 3 Figures; except the Cruifade, which is 400 Reas: 1000 Reas are called a Mill-Rea.



Exchanges in Dollars, Soldi, and Denari.  $\begin{cases} 12 \text{ Denari} = 1 \text{ Soldi.} \\ 20 \text{ Soldi} = 1 \text{ Dollar of Exchange.} \end{cases}$

On AMSTERDAM. The Par  $86\frac{1}{2}$  Grotes Banco for 1 Dollar of Exchange.

EX. Reduce  $4231\overset{\text{Guil.}}{4}\overset{\text{Stivers}}{4}$  Banco into Dollars at Par.

RULE. Multiply by 40 Grotes (=1 Guilder) and divide by the Price of Exchange.

*Answer*...  $1956\overset{\text{Dollars. Soldi. Denari.}}{12\ 0}$

On HAMBURG. The Par  $81\frac{4}{5}$  Grotes Banco for 1 Dollar of Exchange.

EX. Reduce  $233\overset{\text{Marks. Sol.-ubs. Deniers.}}{11\ 6}$  Banco into Dollars at Par.

RULE. Multiply by 32 Grotes (=1 Mark) and divide by the Price of Exchange.

*Answer*...  $91\ 8\ 7$

On PARIS. . . . The Par  $97\frac{3}{4}$  Sols Tournois for 1 Dollar of Exchange.

EX. Reduce  $\pounds 4769\overset{\text{Livres. Sols.}}{12}$  into Dollars at Par.

RULE. Multiply by 20 Sols (=1 Livre) and divide by the Price of Exchange.

*Answer*...  $975\ 17\ 6$

On MADRID. . . The Par 128 Spanish Dollars for 100 Dollars of Exchange.

EX. Reduce  $682\overset{\text{Dollars. Rials. Marvadies.}}{5\ 17\ \dagger}$  into Dollars of Exchange at Par.

RULE. If 128 Spanish Dollars are equal to 100 Dollars of Exchange, what is the given Sum equal to?

*Answer*...  $533\ 7\ 0$

$\dagger$  Equal to  $5461\overset{\text{Rials. Marvadies.}}{17}$

On LISBON.... The Par 784 Reas for 1 Dollar of Exchange.

EX. Reduce <sup>Mill Reas.</sup> 117,629 into Dollars at Par.

RULE. Divide by the Price of Exchange, and the Quotient will be the Answer in Dollars, and parts of a Dollar.

*Answer*.... <sup>Dollars. Soldi. Denari.</sup> 150 0 9

On GENOA.... The Par  $116\frac{1}{2}$  Soldi out of Bank for 1 Dollar of Exchange.

EX. Reduce <sup>Liras. Soldi.</sup> £1609 10 out of Bank into Dollars at Par.

RULE. Multiply by 20 Soldi (=1 Lira) and divide by the Price of Exchange.

*Answer*.... 276 6 3

On VENICE.... The Par  $96\frac{7}{8}$  Ducats Banco for 100 Dollars of Exchange.

EX. Reduce <sup>Ducats. Groffi. Marchetti.</sup> 920 12 3 into Dollars at Par.

RULE. If  $97\frac{7}{8}$  Ducats Banco are equal to 100 Dollars of Exchange, what will the given Sum be equal to?

*Answer*.... 950 5 2

Exchanges in Dollars, Soldi, and Denari, out of Bank,\*  $\begin{cases} 12 \text{ Denari} = 1 \text{ Soldi.} \\ 20 \text{ Soldi.} = 1 \text{ Dollar or Pezzo of Exchange} \end{cases}$

On AMSTERDAM. The Par  $85\frac{1}{4}$  Grotes Banco for 1 Dollar out of Bank.

EX. Reduce  $5472 \overset{\text{Guilders. Stivers. Pennings.}}{4 \quad 8}$  Banco into Dollars out of Bank at Par.

RULE. Multiply by 40 Grotes (=1 Guilder) and divide by the Price of Exchange, the Quotient will be the Answer in Dollars of 115 Liras each.

Answer...  $2567 \overset{\text{Dollars. Soldi. Denari.}}{12 \quad 4} \dots \text{or} \dots \overset{\text{Liras. Soldi. Denari.}}{\pounds} 14,763 \overset{15}{11}$  out of Bank.

On HAMBURG. Has no established Exchange, but Bills are negotiated through Amsterdam at about  $80\frac{3}{4}$  Grotes Banco for 1 Dollar out of Bank.

On PARIS.... The Par  $96\frac{3}{4}$  Sols Tournois for 1 Dollar out of Bank.

EX. Reduce  $\pounds 1564 \overset{\text{Livres. Sols. Deniers.}}{3 \quad 4}$  Tournois into Dollars out of Bank at Par.

RULE. Multiply by 20 Sols (=1 Livre) and divide by the Price of Exchange; the Quotient will be the Answer in Dollars of 115 Liras each.

Answer...  $323 \overset{\text{Dollars. Soldi. Denari.}}{6 \quad 10} \dots \text{or} \dots \overset{\text{Liras. Soldi.}}{\pounds} 1859 \overset{4}{3}$  out of Bank.

On MADRID... The Par 636 Marvadies for 1 Crown of Gold of  $9 \overset{\text{Liras. Soldi.}}{6}$  Banco.

EX. Reduce  $200 \overset{\text{Dollars. Rials. Marvadies.}}{4 \quad 17} \dagger$  into Lire Money out of Bank.

RULE. If 636 Marvadies are equal to  $9 \overset{\text{Liras. Soldi.}}{6}$  Banco, what is the given Sum equal to?

Answer...  $\pounds 797 \overset{\text{Liras. Soldi. Denari.}}{14 \quad 2}$  Banco.  
Add  $15 \text{ } \frac{1}{2} \text{ Ct.}$   $119 \overset{13}{1}$

.....  $917 \overset{7}{3}$  out of Bank.

$\dagger$  Equal to  $1604 \overset{\text{Rials. Marvadies.}}{17}$



On LISBON. . . . The Par 750 Reas for one Dollar out of Bank.

EX. Reduce <sup>Mill. Reas.</sup> 304,060 into Dollars out of Bank.

RULE. Divide by the Price of Exchange, and the Quotient will be the Answer in Dollars, and parts of a Dollar.

Answer . . . . Dollars. Soldi. Denari. <sup>Liras. Soldi. Denari.</sup> 405 & 3 . . . . or . . . . £2331 2 6 out of Bank.

On LEGHORN. The Par 116½ Soldi out of Bank for 1 Dollar of Leghorn.

EX. Reduce <sup>Dollars. Soldi. Denari.</sup> 276 6 3 into Lire Money out of Bank.

RULE. Multiply by the Price of Exchange and divide by 20 Soldi (=1 Lira.)

Answer . . . . £1609 10 0 out of Bank.

On VENICE. . . . The Par 94½ Marchetti for 1 Crown of 4 Liras Banco.

EX. Reduce <sup>Ducats. Groffi. Marchetti.</sup> 394 13 3 into Lire Money out of Bank.

RULE. Multiply by 124 Marchetti (=1 Ducat) and by 4 Liras Banco (=1 Crown) and by 115 Soldi out of Bank; and divide by the Price of Exchange, and by 100 Soldi Banco (=115 Soldi out of Bank.)

Answer . . . . £2381 12 0 out of Bank.

\* Genoa also makes use of Lira, or Lire Money, in her Foreign Exchanges, which is divided as follows:

12 Denari = 1 Soldi.

20 Soldi = 1 Lira.

5½ Liras = 1 Pezzo, or Dollar out of Bank.

Bank Money is 5¼ times the value of Lire Money throughout; and Money out of Bank is 15 ¯ Ct. better than Bank Money.

Exchanges in Ducats, Groffi and Soldi Marchetti, Banco.  $\begin{cases} 5\frac{1}{8} \text{ Marchetti} = 1 \text{ Groffi.} \\ 24 \text{ Groffi.} \dots = 1 \text{ Ducat.} \end{cases}$   
 On AMSTERDAM. The Par  $89\frac{7}{8}$  <sup>Guilders. Stivers.</sup> Grotes Banco for 1 Ducat Banco.

EX. Reduce  $6207\ 15$  into Ducats Banco at Par.

RULE. Multiply by 40 Grotes (=1 Guilder) and divide by the Price of Exchange.

*Answer* . . . <sup>Ducats. Groffi. Marchetti.</sup> 2762 20 0 Banco.

On HAMBURG. The Par  $83\frac{1}{4}$  <sup>Marks. Sol-lubs.</sup> Grotes Banco for 1 Ducat Banco.

EX. Reduce 1100 5 into Ducats at Par.

RULE. Multiply by 32 Grotes (=1 Mark) and divide by the Price of Exchange.

*Answer* . . . 422 22 3 Banco.

On PARIS. . . . The Par 59 Ducats Banco for 100 Crowns of 3 Livres each.

EX. Reduce  $\pounds 2824\ 2$  <sup>Livres. Sols.</sup> Tournois into Ducats at Par.

RULE. If 300 Livres give 59 Ducats, what will  $\pounds 2824\ 2$  give?

*Answer* . . . 555 9 4 Banco.

On MADRID. . . . Has no established Exchange, but Bills are negotiated through Leghorn, at about 365 Marvadies for 1 Ducat Banco.

On LISBON.... Has no established Exchange, but Bills are negociated through Leghorn, at about 794 Reas for 1 Ducat Banco.

On LEGHORN. The Par  $103\frac{1}{8}$  Dollars of Exchange for 100 Ducats Banco.

Do'lars. Soldi. Denari.

EX. Reduce 950 5 2 into Ducats Banco at Par.

RULE. If  $103\frac{1}{8}$  Dollars of Exchange are equal to 100 Ducats Banco, what will the given Sum be equal to?

Ducats. Grossi. Marchetti.

Answer....921 11 0 Banco.

On GENOA.... The Par  $94\frac{1}{2}$  Marchetti for 1 Crown of 4 Liras Banco.

Liras. Soldi.

EX. Reduce £2381 12 out of Bank into Ducats Banco at Par.

RULE. Multiply by 100 Liras Banco, and by the Price of Exchange, and divide by 115 Liras out of Bank, 4 Liras Banco, and 124 Marchetti (= 1 Ducat) all which being multiplied together make the Divisor 57,040.

Answer....394 13 3 Banco.



T H E  
E X C H A N G E S  
O F T H E  
P R I N C I P A L C I T I E S O F E U R O P E  
W I T H  
G R E A T - B R I T A I N.  
Not included in the MAP at the End of the Book.

Places Names.	Their Monies of Account, and, where they vary, their Monies of Exchange.	Par of Exchange on London.	Territories included.
ANTWERP. . . . .	16 Pennings = 1 Patar. 20 Patars . . = 1 Florin. —Also Exchanges in Flemish Money. $\frac{1}{2}$ Patar . . . = 1 Grote. 12 Grotes . . = 1 Schilling. 20 Schillings = 1 Pound Flemish, & the Rix Dollar = 48 Patars, or 96 Grotes. N. B. Permission Money or Money of Exchange, is $16\frac{1}{2}$ $\text{p}$ Ct. better than Current Money.	$35\frac{1}{2}$ Schillings for $\text{£}1$ sterl.	Austrian Flanders.
LISLE. . . . .	The same Monies as Antwerp. . . N. B. 4 Florins . . = 5 Livres Tournois of France, which is = 25 $\text{p}$ Ct.	62 Schillings for $\text{£}1$ sterl.	French Flanders.
VIENNA. . . . .	4 Phennings . . = 1 Creutzer. 60 Creutzers . . = 1 Florin. . . . Also the Rix Dollar = 90 Creutzers.	<small>Florins, Cruitzers.</small> 8 35 for $\text{£}1$ sterl.	Part of Germany.
ROME. . . . .	5 Quatrins = 1 Bayock. 10 Bayocks = 1 Julio. . . . . Also 10 Julios = 1 Crown. 1523 Crowns . . = 1000 Scudi Stampa	90d. for 1 Scudi Stampa <small>Julios, Quatrins, Bayocks.</small> of 15 2 $\frac{1}{2}$ without the Agio 523 fixed.	Part of Italy.
MILAN. . . . .	12 Denari. = 1 Soldi. 20 Soldi . . = 1 Lira Current Money Also the Crown = 117 Soldi Imperial or of Exchange. The Philip, or } = 106 ditto. Spanish Ducat } N. B. 106 Soldi Imperial or of Exchange = 150 Soldi Current.	<small>Liras.</small> $29\frac{1}{2}$ Current for $\text{£}1$ sterl.	

# The EXCHANGES Continued.

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Places Names.	Their Monies of Account, and, where they vary, their Monies of Exchange.	Par of Exchange on London.	Territories included.
TURIN.....	12 Denari... = 1 Soldi. 20 Soldi... = 1 Lira.	<small>Liras. Soldi. Denari.</small> £19 2 6 of Piedmont, for £1 <i>sterl.</i>	Part of Italy and Sicily.
NAPLES.....	10 Grains... = 1 Cartin..... 10 Cartins } = 1 Ducat. or 100 Grains }	Has no established Exch. but Bills are negotiated thro' Leghorn, at about 45 <i>d.</i> & Ducat.	
PALERMO and MESSINA.	20 Grains... = 1 Tarin. 30 Tarins... = 1 Ounce. ....	51½ Tarins for £1 <i>sterl.</i>	
GENEVA.....	12 Deniers... = 1 Sol. 20 Sols..... = 1 Livre. ....	52½ <i>d.</i> for 1 Crown of 3 Livres.	
COPENHAGEN.	12 Deniers = 1 Sol or Schilling 16 Sols... = 1 Mark ..... 6 Marks = 1 Rix Dollar ... } Danish	<small>Rix-Dollars.</small> 4½ Danish for £1 <i>sterl.</i>	Denmark.
STOCKHOLM.	8 Orts..... = 1 Copper Mark. 4 Copper Marks = 1 Copper Dollar.	88 Copper Dollars for £1 <i>sterl.</i>	Sweden.
DANTZICK...	18 Pennings = 1 Gros..... 30 Gros.... = 1 Florin. Also the Rix Dollar = 3 Florins, or 90 Polish Gros.	Has no established Exch. on London, but the Par on Amsterdam is 407 Polish Gros for £1 Flemish, Banco.....	Polish Prussia.
PETERSBURG.	100 Copecks = 1 Rouble.....	45 <i>d.</i> for 1 Rouble .....	Russia.

# The EXCHANGES Continued.

Places Names	Places Names	Part of Exchange in London	Part of Exchange in London
PETERSBURG. 100 Copcks = 1 Rouble.	154 for 1 Rouble.	Russia.	
DANTZICK. 18 Pennings = 1 Gros. 20 Gros = 1 Florin. Also the Rix Dollar = 3 Florins or 60 Poliss Gros.	Has no established Exch. on London, but the Par on Amsterdam is 407 Poliss Gros for 1 Rix-Dol- lar Banco.	Poliss Florin.	
STOCKHOLM. 8 Ors = 1 Copper Mark. 4 Copper Marks = 1 Copper Dollar.	88 Copper Dollars for Sweden.		
COPENHAGEN. 16 Deniers = 1 Sol or Schilling. 16 Sol = 1 Mark. 6 Marks = 1 Rix Dollar.	41 Denials for 1 Rix-Dollar.		
GENEVA. 12 Deniers = 1 Sol. 20 Sol = 1 Livre.	154 for 1 Crown of Switzerland. Livre.		
MESSINA. 20 Grains = 1 Tare. 30 Tare = 1 Ounce.	24 Tare for 1 Rix-Dollar.		
PARMA and MODENA. 20 Grains = 1 Tare. 30 Tare = 1 Ounce.	154 for 1 Rix-Dollar.		
NAPLES. 10 Grains = 1 Tare. 10 Grains = 1 Ducat. or 100 Grains.	Has no established Exch. but Bills are negotiated tho' less than at about 154 for 1 Rix-Dollar.		
TURIN. 12 Deniers = 1 Sol. 20 Sol = 1 Livre.	154 for 1 Rix-Dollar.		

Part of Exchange in London

Part of Exchange in London

Part of Exchange in London

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Part of Exchange in London